


Personal Credit Report for:  
**QUINTIN PILGRIM**

File Number:  
**444904606**

Date Created:  
**04/09/2025**

Visit [transunion.com/dispute](https://transunion.com/dispute) to start a dispute online.

If you are experiencing a financial hardship related to a public health emergency or your personal circumstances, you can add a consumer statement to your credit file to explain your situation by visiting us at [www.transunion.com/credit-help](https://www.transunion.com/credit-help) .

## Personal Information

You have been on our files since 05/19/2021. Your SSN has been masked for your protection.

### Credit Report Date

04/09/2025

### Social Security Number

XXX-XX-0494

### Date of Birth

08/19/2004

### Name

QUINTIN J. PILGRIM JR

## Addresses

### Current Address

209 WILLIAMS ST THOMASVILLE, GA 31792-6958

### Date Reported

09/30/2022

### Other Address

415 DAUPHIN ISLAND PKWY MOBILE, AL 36606-1233

### Date Reported

08/31/2022



**Other Address**

110 WALTER WAY STOCKBRIDGE, GA 30281-9533

**Date Reported**

08/17/2022

**Other Address**

735 E WILBETH RD AKRON, OH 44306-3452

**Date Reported**

01/31/2025

## Phone Numbers

**Phone Number**

(347) 804-0942

**Phone Number**

(754) 308-7118

**Phone Number**

(530) 592-8771

**Phone Number**

(929) 586-6556


**Phone Number**

(770) 823-8396

## Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.



TransUnion is now including some Buy Now, Pay Later (BNPL) installment loans, also known as a "point-of-sale installment loans" on credit reports. At this time, BNPL information provided to TransUnion is visible to you, but scoring providers, lenders, insurers or other authorized companies that may access your credit report will not be able to use this data. As a result, it will not affect credit decisions or credit scores calculated using TransUnion data. In the future, Buy Now, Pay Later may be factored in to credit scores and credit decisions (for example, account opening or account review decisions). Visit our [FAQs](#)  to learn more.

### Payment/Remarks Key

**Ratings**



OK Current, paying or paid as agreed  
N/R Not Reported  
X Unknown  
30 Account 30 days late  
60 Account 60 days late  
90 Account 90 days late  
120 Account 120 or more days late  
COL Transferred to collection  
vs Voluntarily surrendered  
RPO Repossession  
C/O Charged off by account provider  
FC Foreclosure

#### Remarks

**AAP:** Loan assumed by another party  
**ACQ:** Acquired from another lender  
**ACR:** Account closed due to refinance  
**ACT:** Account closed due to transfer  
**AFR:** Account acquired by RTC/FDIC  
**AID:** Account information disputed by consumer  
**AJP:** Adjustment pending  
**AMD:** Active military duty  
**AND:** Affected by natural disaster  
**BAL:** Balloon payment  
**BKL:** Included in bankruptcy  
**BKW:** Bankruptcy withdrawn  
**CAD:** Dispute account/closed by consumer  
**CBC:** Account closed by consumer  
**CBD:** Dispute resolved/consumer disagrees/closed by consumer  
**CBG:** Canceled by credit grantor  
**CBL:** Chapter 7 bankruptcy  
**CBR:** Chapter 11 bankruptcy  
**CBT:** Chapter 12 bankruptcy  
**CLA:** Placed for collection  
**CLO:** Closed  
**CLS:** Credit line suspended  
**CRB:** Collateral released–balance owing  
**CTR:** Account closed–transfer to refinance  
**CTS:** Contact subscriber



**DDR:** -none-

**DLU:** Deed in lieu

**DM:** Bankruptcy dismissed

**DRC:** Dispute resolved/consumer disagrees

**DRG:** Dispute resolved reported by credit grantor

**ER:** Election of remedy

**ETB:** Early termination/balance owing

**ETI:** Early termination by default

**ETO:** Early termination/obligation settled

**ETS:** Early termination/status pending

**FCL:** Foreclosure

**FPD:** Account paid, foreclosure started

**FPI:** Foreclosure initiated

**FRD:** Foreclosure collateral sold

**FTB:** Full termination/balance owing

**FTO:** Full termination/obligation satisfied

**FTS:** Full termination/status pending

**INA:** Inactive account

**INP:** Debt being paid through insurance

**INS:** Paid by insurance

**IRB:** Involuntary repossession/balance owing

**IRE:** Involuntary repossession

**IRO:** Involuntary repossession/obligation satisfied

**JUG:** Judgment granted

**LA:** Lease assumption

**LMN:** Loan Modified Not GOVT (government)

**LNA:** Credit line is no longer available

**MCC:** Managed by credit counseling service

**MOV:** No forwarding address

**NIR:** Student loan not in repayment

**NPA:** Now paying

**PAL:** Purchase by another lender

**PCL:** Paid collection

**PDD:** Paid by dealer

**PDE:** Payment deferred

**PDI:** Principle deferred/initial payment only

**PFC:** Account paid from collateral

**PLL:** Prepaid lease

**PLP:** Profit and loss now paying

**PNR:** First payment never received

**PPA:** Paying partial payment agreement



- PPD:** Paid by co-maker
- PPL:** Paid profit and loss
- PRD:** Payroll deduction
- PRL:** Profit and loss write-off
- PWG:** Account payment, wage garnish
- REA:** Reaffirmation of debt
- REP:** Substitute/replacement account
- RFN:** Refinanced
- RPD:** Paid repossession
- RPO:** Repossession
- RRE:** Repossession redeemed
- RVN:** Returned voluntarily
- RVR:** Returned voluntarily/redeemed
- SET:** Settled-less than full balance
- SGL:** Government secured guaranteed
- SIL:** Simple interest loan
- SLP:** Student loan perm assign government
- SPL:** Single payment loan
- STL:** Credit card lost/stolen
- TRF:** Transfer
- TRL:** Transferred to another lender
- TTR:** Transferred to recovery
- WEP:** Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

## Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

Account Name	
AUSTIN CAPITAL BANK SSB 8A1558****	
Account Information	
Address	8100 Shoal Creek AUSTIN, TX 78757
Phone	(512) 693-3600
Monthly Payment	\$0



<b>Date Opened</b>	10/05/2022
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	SECURED
<b>Balance</b>	\$0
<b>Date Updated</b>	02/23/2023
<b>Payment Received</b>	\$15
<b>Last Payment Made</b>	02/23/2023
<b>High Balance</b>	\$1,000
<b>Pay Status</b>	>Paid, Closed; was 60 days past due date<
<b>Terms</b>	\$0 per month, paid Monthly for 120 months
<b>Date Closed</b>	02/23/2023
<b>Estimated month and year this item will be removed</b>	12/2029
<b>Remarks</b>	CLOSED

#### Payment History

November 2022	December 2022	January 2023
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>30</b>

Total Mon

VYSTAR CU 720042\*\*\*\*

#### Account Information

<b>Address</b>	76 S LAURA STREET JACKSONVILLE, FL 32202
<b>Phone</b>	(904) 777-6000



Date Opened	07/13/2023
Responsibility	Individual Account
Account Type	Open Account
Loan Type	DEPOSIT RELATED
Balance	\$1,002
Date Updated	12/04/2023
Last Payment Made	08/18/2023
Pay Status	>Charge-off<
Date Closed	11/13/2023
Estimated month and year this item will be removed	09/2030
Remarks	UNPAID BALANCE CHARGED OFF

Payment History

July 2023	August 2023	September 2023	October 2023	November 2023
Rating X	Rating X	Rating X	Rating X	Rating X

Total Moni

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name	
KOVO INC C2FPFNHHD****	
Account Information	
Address	9450 SW GEMINI DR,SUITE 87907 BEAVERTON, OR 97008



<b>Phone</b>	(855) 965-5686
<b>Date Opened</b>	03/19/2025
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CHARGE ACCOUNT
<b>Balance</b>	\$0
<b>Date Updated</b>	03/31/2025
<b>Payment Received</b>	\$10
<b>Last Payment Made</b>	03/20/2025
<b>High Balance</b>	\$10
<b>Credit Limit</b>	\$500
<b>Pay Status</b>	Current Account
<b>Terms</b>	Paid Monthly
<b>Date Paid</b>	03/20/2025

KOVO INC GF39D9E07\*\*\*\*

## Account Information

<b>Address</b>	9450 SW GEMINI DR,SUITE 87907 BEAVERTON, OR 97008
<b>Phone</b>	(855) 965-5686
<b>Monthly Payment</b>	\$10
<b>Date Opened</b>	07/08/2024
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account



Loan Type	INSTALLMENT SALES CONTRACT
Balance	\$150
Date Updated	03/31/2025
Payment Received	\$10
Last Payment Made	03/08/2025
Pay Status	Current Account
Terms	\$10 per month, paid Monthly for 24 months
High Balance (Hist.)	High balance of \$240 from 07/2024 to 03/2025

Payment History



July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Balance \$230	Balance \$220	Balance \$210	Balance \$200	Balance \$190	Balance \$180
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$10	Amount Paid \$10	Amount Paid \$10	Amount Paid \$10	Amount Paid \$10	Amount Paid \$10
Scheduled Payment \$10	Scheduled Payment \$10	Scheduled Payment \$10	Scheduled Payment \$10	Scheduled Payment \$10	Scheduled Payment \$10
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2025	February 2025	March 2025
Balance \$170	Balance \$160	Balance \$150
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$10	Amount Paid \$10	Amount Paid \$10
Scheduled Payment \$10	Scheduled Payment \$10	Scheduled Payment \$10
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Mon

MID ATLANTIC FINANCE CO M2025013016292730\*\*\*\*

Account Information

Address

4592 ULMERTON ROAD,SUITE 200 CLEARWATER, FL  
33762

Phone

(800) 793-9661

Monthly Payment

\$470

Date Opened

01/22/2025



<b>Responsibility</b>	Joint Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	AUTOMOBILE
<b>Balance</b>	\$7,000
<b>Date Updated</b>	01/31/2025
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	01/22/2025
<b>High Balance</b>	\$7,000
<b>Pay Status</b>	Current Account
<b>Terms</b>	\$470 per month, paid Monthly for 18 months

RENTREPORTERS.COM/RESIDENCE 730\*\*

## Account Information

<b>Address</b>	87 N RAYMOND AVE #522 PASADENA, CA 91103
<b>Phone</b>	(626) 765-8760
<b>Date Opened</b>	03/01/2022
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Open Account
<b>Loan Type</b>	RENTAL AGREEMENT
<b>Balance</b>	\$0
<b>Date Updated</b>	03/31/2025
<b>Payment Received</b>	\$1,150
<b>Last Payment Made</b>	03/01/2025



## Pay Status

Current Account

## Terms

Paid Monthly

## Date Paid

03/01/2025

## High Balance (Hist.)

High balance of \$1,150 from 10/2022 to 03/2025

## Payment History

April 2022	May 2022	June 2022	July 2022	August 2022	September 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150
Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>



April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150
Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

October 2023	November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150
Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>



April 2024	May 2024	June 2024	July 2024	August 2024	September 2024
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150
Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
October 2024	November 2024	December 2024	January 2025	February 2025	March 2025
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150	Amount Paid \$1,150
Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment \$1,150	Scheduled Payment - - -
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

SELF BILLS - LEVELCREDITT U258\*\*\*\*

Account Information

Address4601 EXCELSIOR BLVD #503 MINNEAPOLIS, MN 55416

Phone(612) 223-7947

Date Opened09/02/2022

ResponsibilityIndividual Account



Account Type	Open Account
Loan Type	UTILITY COMPANY
Balance	\$0
Date Updated	10/13/2023
Payment Received	\$10
Last Payment Made	09/02/2022
High Balance	\$326
Pay Status	Paid, Closed; was Paid as agreed
Date Closed	01/03/2023
Date Paid	09/02/2022
Remarks	CLOSED

Payment History

October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Rating OK	Rating N/R	Rating N/R	Rating N/R	Rating N/R	Rating N/R
April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Rating N/R	Rating N/R	Rating N/R	Rating N/R	Rating N/R	Rating N/R

Total Months

SELF BILLS - LEVELCREDIT U258\*\*\*\*

Account Information

Address	4601 EXCELSIOR BLVD #503 MINNEAPOLIS, MN 55416
Phone	(612) 223-7947



Date Opened	09/19/2022
Responsibility	Individual Account
Account Type	Open Account
Loan Type	TELECOMMUNICATIONS/CELLULAR
Balance	\$0
Date Updated	10/13/2023
Payment Received	\$26
Last Payment Made	10/19/2022
High Balance	\$26
Pay Status	Paid, Closed; was Paid as agreed
Date Closed	01/03/2023
Date Paid	10/19/2022
Remarks	CLOSED

Payment History

October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Rating OK	Rating N/R	Rating N/R	Rating N/R	Rating N/R	Rating N/R
April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Rating N/R	Rating N/R	Rating N/R	Rating N/R	Rating N/R	Rating N/R

Total Months

SELF BILLS - LEVELCREDIT U263\*\*\*\*

Account Information



Address	4601 EXCELSIOR BLVD #503 MINNEAPOLIS, MN 55416
Phone	(612) 223-7947
Date Opened	10/06/2022
Responsibility	Individual Account
Account Type	Open Account
Loan Type	UTILITY COMPANY
Balance	\$0
Date Updated	10/13/2023
Payment Received	\$349
Last Payment Made	10/06/2022
High Balance	\$349
Pay Status	Paid, Closed; was Paid as agreed
Date Closed	01/03/2023
Date Paid	10/06/2022
Remarks	CLOSED

Payment History

October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Rating OK	Rating N/R	Rating N/R	Rating N/R	Rating N/R	Rating N/R
April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Rating N/R	Rating N/R	Rating N/R	Rating N/R	Rating N/R	Rating N/R

Total Month



## Account Information

Address	901 E 6TH STREET,SUITE 400 AUSTIN, TX 78702
Phone	(844) 964-2738
Date Opened	09/26/2022
Responsibility	Individual Account
Account Type	Open Account
Loan Type	RENTAL AGREEMENT
Balance	\$0
Date Updated	11/05/2022
Payment Received	\$1,000
Last Payment Made	11/01/2022
High Balance	\$1,150
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	11/05/2022
Date Paid	11/01/2022
Remarks	CLOSED

## Payment History

October 2022

Rating

OK

Total Mon



## Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name		
PROMAXRIGHTWAY AUTOMOTIV		
Location	Requested On	Phone
300 WEST AVE	01/15/2025	(234) 312-3542
TALLMADGE, OH 44278		
Inquiry Type	Permissible Purpose	
Individual	CONSUMER INITIATED TRANSACTION	

## Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

Name		
T-MOBILE		
Location	Requested On	Phone
12920 SE 38TH ST	04/07/2025	(800) 937-8997
BELLEVUE, WA 98006		
TRANSUNION CONSUMER INTE		
Location	Requested On	Phone
760 MARKET STREET 10TH FLOOR	04/07/2025	(844) 580-6816
SAN FRANCISCO, CA 94102		
KOVO INC		
Location	Requested On	Phone
950 SW GEMINI DR	04/02/2025	(855) 965-5686
SUITE 87907		
BEAVERTON, OR 97008		
ALLIANT CU CHICAGO		



Location	Requested On	Phone
11545 W. TOUHY AVE	03/10/2025	(773) 462-2000
CHICAGO, IL 60666		

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**TRANSUNION CONSUMER INTE**

Location	Requested On	Phone
100 CROSS STREET	08/04/2024	(805) 782-8282
SAN LUIS OBISP, CA 93401		

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**QUINTIN PILGRIM via TRANSUNION INTERACTIVE IN**

Location	Requested On	Phone
100 CROSS ST	04/09/2025, 04/09/2025,	(855) 681-3196
STE 202	09/28/2024	
SAN LUIS OBISPO, CA 93401		

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**CREDIT KARMA via TUCI CREDIT KARMA TUNA**

Location	Requested On	Phone
100 CROSS STREET	04/08/2025, 04/07/2025,	(844) 580-6816
SUITE 101	04/03/2025, 03/08/2025,	
SAN LUIS OBISPO, CA 93401	02/07/2025, 01/15/2025, 01/07/2025,	
	12/07/2024, 06/03/2024	

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**877026345 via TRANSUNION INTERACTIVE**

Location	Requested On	Phone
100 CROSS STREET 202	04/06/2025	(844) 580-6816
SAN LUIS OBISPO, CA 93401		

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**TRANSUNION INTERACTIVE**

Location	Requested On	Phone
100 CROSS STREET	02/25/2025	(805) 782-8282
SUITE 202		
SAN LUIS OBISPO, CA 93401		

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**QUINSTREET**

Location	Requested On	Phone
950 TOWER LANE	02/07/2025, 02/05/2025	(650) 578-7700
FOSTER CITY, CA 94404		

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**QUINTIN PILGRIM JR via KARMATRANSUNION INTERACT**

Location	Requested On	Phone
100 CROSS STREET	11/07/2024	(844) 580-6816
SAN LUIS OBISPO, CA 93401		

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**STATE FREE DISCLOSURE**



Location	Requested On	Phone
P O BOX 1000 CHESTER, PA 19016	10/05/2024, 08/21/2024	(800) 916-8800

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**QUINTIN PILGRIM JR via TUCI-DOVLY**

Location	Requested On	Phone
100 CROSS STREET SUITE 101 SAN LUIS OBISPO, CA 93401	09/30/2024, 09/23/2024, 09/15/2024, 09/07/2024, 08/30/2024, 08/20/2024, 06/06/2024	(844) 580-6816

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**FACTACT FREE DISCLOSURE**

Location	Requested On	Phone
P O BOX 1000 CHESTER, PA 19016	09/28/2024	(800) 888-4213

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**QUINTIN PILGRIM JR via TUCI - PROGEXION DISPUTES**

Location	Requested On	Phone
100 CROSS STREET SUITE 101 SAN LUIS OBISPO, CA 93401	09/24/2024	(844) 580-6816

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**P1309853949E33287984 via CONSUMERINFO**

Location	Requested On	Phone
535 ANTON BLVD SUITE 100 COSTA MESA, CA 92626	08/08/2024, 08/06/2024	(949) 567-3762

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**CONSUMERINFO via CONSUMER INFO.COM**

Location	Requested On	Phone
PO BOX 2390 ALLEN, TX 75013	07/16/2024	(877) 481-6826

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**MONEVO INC**

Location	Requested On	Phone
8910 UNIVERSITY CNTR LANE SAN DIEGO, CA 92122	04/27/2024	(619) 330-7083

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**CONSUMERINFO.COM**

Location	Requested On	Phone
475 ANTON BLVD COSTA MESA, CA 92626	01/05/2024, 11/29/2023, 07/14/2023	(888) 397-3742

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**CREDIT KARMA via TUCI CREDIT KARMA TUNA**



Location	Requested On	Phone
100 CROSS STREET	01/04/2024	(844) 580-6816
SUITE 101		
SAN LUIS OBISPO, CA 93401		

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**TU INTERACTIVE**

Location	Requested On	Phone
100 CROSS ST	12/21/2023, 12/06/2023	(844) 580-6816
202		
SAN LUIS OBISPO, CA 93401		

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**QUINSTREET**

Location	Requested On	Phone
950 TOWER LANE	12/16/2023	(650) 578-7700
FOSTER CITY, CA 94404		

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**RENT REPORTERS LLC**

Location	Requested On	Phone
251 SOUTH LAKE AVE	12/04/2023, 11/02/2023, 10/09/2023,	(626) 737-6100
SUITE 400	09/04/2023, 08/02/2023,	
PASADENA, CA 91101	07/05/2023, 06/03/2023,	
	05/03/2023	

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**DISCOVERPLCYR**

Location	Requested On	Phone
P O BOX 1531	11/29/2023	(800) 347-2683
WILMINGTON, DE 19850		

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**DREAMSPRING**

Location	Requested On	Phone
20 FIRST PLAZA NW SUITE	11/29/2023	(505) 243-8844
417		
ALBUQUERQUE, NM 87102		

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**UPSTART NETWORK INC**

Location	Requested On	Phone
2 CIRCLE STAR WAY	11/29/2023	(650) 204-1000
2ND FLOOR		
SAN CARLOS, CA 94070		

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**T-MOBILE**

Location	Requested On	Phone
12920 SE 38TH ST	11/22/2023	(800) 318-9270
BELLEVUE, WA 98006		

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### SELF FINANCIAL INC

Location  
4601 EXCELSIOR BLVD  
SUITE 503  
ST. LOUIS PARK, MN 55416

Requested On  
09/13/2023

Phone  
(866) 841-9090

### ANDREWS FEDERAL CU via ANDREWS FCU

Location  
5711 ALLENTOWN ROAD  
SUITLAND, MD 20746

Requested On  
08/23/2023

Phone  
(800) 487-5500

## Credit Report Messages

To add, remove, or modify a fraud alert, please visit [transunion.com/fraud-alerts](https://transunion.com/fraud-alerts) .

Your credit report contains the following messages

### Security Alert

Initial Fraud Alert: Action may be required under FCRA before opening or modifying an account. Contact consumer at (929) 586-6556.

(Note: This alert is set to expire in 10/2025.)

### Security Freeze

Our records indicate that you have placed a credit freeze / security freeze or a lock on your TransUnion credit file. The credit information on this page has been delivered to you under the applicable exemption provisions: Providing a consumer with a copy of the consumer's credit report upon the consumer's request.

## Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

### Special Messages

The following Special Messages may be provided to an authorized party when it makes an inquiry into your TransUnion credit report. These messages provide important details concerning the information contained in your file and/or the authorized party's inquiry.

FILE PREVIOUS ADDRESS IS GOVERNMENTAL

### Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.



Name	Requested On
QUINTIN JALANI PILGRIM JR	01/15/2025
Address 735 E WILBETH RD AKRON, OH 44306-3452	

### Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

### Checking Account and Demand Deposit Account (DDA) Activity

Data Source:	
Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)	
Requested by: TRANSUNION CONSUMER INTE	Requested on: 03/04/2025
Number of Accounts Consumer is Identified On: 0	Bank Account Closures Identified as Fraudulent: 0
Paid Checks in the Last 3 Years: 0	Open (Unpaid) Checks in the Last 3 Years: 0
Checks Ordered in the Last Month: 0	Checks Ordered in the Last 2 Months: 0
Checks Ordered in the Last 3 Months: 0	Checks Ordered in the Last 6 Months: 0
Check Orders in the Last Year: 0	Check Orders in the Last 2 Years: 0
Check Orders in the Last 3 Years: 0	Quantity of Checks Ordered in the Last 3 Years: 0
Average Checks Ordered in the Last 3 Years: .00000	Smallest Number of Checks Ordered: 0
Largest Number of Checks Ordered: 0	Checking Account Closures in the Last Month: 0
Checking Account Closures in the Last 2 Months: 0	Checking Account Closures in the Last 3 Months: 0
Checking Account Closures in the Last Year: 0	Checking Account Closures in the Last 2 Years: 2
Checking Account Closures in the Last 3 Years: 2	Average Number of Days Between Checking Account Closures: 107.00000



DDA Closures in Last 180 Days:

0

Paid DDA Closures in Last 5 Years:

0

Unpaid DDA Closures in Last 5 Years:

2

Days Since Most Recent DDA Closure:

394

Checking Account Inquiries in the Last Month:

0

Checking Account Inquiries in the Last 3 Months:

0

Checking Account Inquiries in the Last Year:

0

DDA Inquiries in the Last 3 Years:

15

Days Since Most Recent DDA Inquiry:

551

Credit Inquiries in the Last 3 Years:

0

Credit Issuance Inquiries in the Last Year:

0

Payday Inquiries in the Last 3 Years:

0

Other Credit Inquiries in the Last 2 years:

0

DDA & Credit/Non-DDA Inquiries in Last 3 Years:

15

Open (Unpaid) NSF's in the Last 2 Months:

0

Open (Unpaid) NSF's in the Last 6 Months:

0

Open (Unpaid) NSF's in the Last 2 Years:

0

Open (Unpaid) NSF's in the Last 2 Months:

\$000000000.00

Open (Unpaid) NSF's in the Last 6 Months:

\$000000000.00

Open (Unpaid) NSF's in the Last 2 Years:

\$000000000.00

DDA Closure in Last 5 Years:

2

Unpaid DDA Closures in Last 2 Years:

2

Unpaid DDA Closures in Last 4 Years:

\$000002001.24

Days Since First DDA Closure:

501

Checking Account Inquiries in the Last 2 Months:

0

Checking Account Inquiries in the Last 6 Months:

0

Checking Account Inquiries in the Last 2 Years:

15

Total Days Since First Checking Account Inquiry:

714

Credit Inquiries in the Last Year:

0

Auto Inquiries in the Last 3 Years:

0

Credit Issuance Inquiries in the Last 3 Years:

0

Utility Inquiries in the Last 3 Years:

0

Other Credit Inquiries in the Last 3 Years:

0

Open (Unpaid) NSF's in the Last Month:

0

Open (Unpaid) NSF's in the Last 3 Months:

0

Open (Unpaid) NSF's in the Last Year:

0

Open (Unpaid) NSF's in the Last Month:

\$000000000.00

Open (Unpaid) NSF's in the Last 3 Months:

\$000000000.00

Open (Unpaid) NSF's in the Last Year:

\$000000000.00

Open (Unpaid) NSF's in the Last 3 Years:

\$000000000.00



Paid NSF's in the Last Month:

0

Paid NSF's in the Last 3 Months:

0

Paid NSF's in the Last Year:

0

Paid NSF's in the Last Month:

\$000000000.00

Total Paid NSF's in the Last 3 Months:

\$000000000.00

Total Paid NSF's in the Last Year:

\$000000000.00

Total Paid NSF's in the Last 3 Years:

\$000000000.00

Largest Paid NSF Check:

\$000000000.00

Paid NSF's in the Last 2 Months:

0

Paid NSF's in the Last 6 Months:

0

Paid NSF's in the Last 2 Years:

0

Paid NSF's in the Last 2 Months:

\$000000000.00

Total Paid NSF's in the Last 6 Months:

\$000000000.00

Total Paid NSF's in the Last 2 Years:


\$000000000.00


Largest Opened (Unpaid) NSF Check:

\$000000000.00

## Should you wish to contact TransUnion, you may do so,

### • Online:

To report an inaccuracy, please visit: [service.transunion.com](https://service.transunion.com) 

For answers to general questions, please visit: [www.transunion.com](https://www.transunion.com) 

### • By Mail:

TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19016-2000

### • By Phone:

(800) 916-8800

You may contact us Monday - Friday 8 AM - 11 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

## SUMMARY OF RIGHTS

### GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](https://www.consumerfinance.gov/learnmore)  o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW. Washington, DC 20552.

### A Summary of Your Rights Under the Fair Credit Reporting Act



The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your 'file disclosure'). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit prescreened offers of credit and insurance you get based on information in your credit report.** Unsolicited prescreened offers for credit and insurance must include a toll-free phone number you can call if you choose to remove



your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:
- **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.  
A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.  
To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.
  - Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)
- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580



2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

5. Creditors Subject to the Packers and Stockyards Act, 1921

6. Small Business Investment Companies

(877) 382-4357

a. Office of the  
Comptroller of the  
Currency  
Customer Assistance  
Group  
P.O. Box 53570  
Houston, TX 77052

b. Federal Reserve  
Consumer Help Center  
P.O. Box 1200  
Minneapolis, MN 55480

c. Division of Depositor  
and  
Consumer Protection  
National Center for  
Consumer  
and Depositor Assistance  
Federal Deposit  
Insurance  
Corporation  
1100 Walnut Street, Box  
#11

Kansas City, MO 64106  
d. National Credit Union  
Administration  
Office of Consumer  
Financial Protection  
1775 Duke Street  
Alexandria, VA 22314  
Asst. General Counsel for  
Office of Aviation  
Protection  
Department of  
Transportation  
1200 New Jersey Avenue,  
S.E.

Washington, DC 20590  
Office of Public  
Assistance,  
Governmental Affairs,  
and  
Compliance Surface  
Transportation Board  
395 E Street, S.W.  
Washington, DC 20423  
Nearest Packers and  
Stockyards Division  
Regional Office  
Associate Administrator,  
Office of Capital Access



7. Brokers and Dealers

8. Institutions that are members of the Farm Credit System

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

United States Small  
Business Administration  
409 Third Street, S.W.,  
Suite 8200  
Washington, DC 20416  
Securities and Exchange  
Commission  
100 F Street, N.E.  
Washington, DC 20549  
Farm Credit  
Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090  
Federal Trade  
Commission  
Consumer Response  
Center  
600 Pennsylvania  
Avenue, N.W.  
Washington, DC 20580  
(877) 382-4357

## FRAUD VICTIM RIGHTS

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### SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

#### Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

**1. You have the right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.**


The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the







purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.


2. **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) .

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com) 
- Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com) 
- TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com) 

3. **You have the right to free copies of the information in your file (your “file disclosure”).** An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) .

4. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) .


5. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.


6. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where



the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.

- 7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) , or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) .