Prepared For

QUINTIN PILGRIM

Personal & Confidential

Date Generated Apr 9, 2025

Report Number 0426-6742-22

At a Glance 6 Accounts

0 Public Records

0 Hard Inquiries

Personal Information

3 Names

3 Addresses

n Employers

2 Personal Statements

3 Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names

QUINTIN PILGRIMName ID #9744

QUINTIN PILGRIM
Name ID #18479

QUINTIN JALANI PILGRIM

Name ID #25660

Addresses

735 E WILBETH RD AKRON OH, 44306-3452

Address ID #0095636609 Single family 209 WILLIAMS ST THOMASVILLE GA, 31792-6958

Address ID #0234757815 Single family 415 DAUPHIN ISLAND PKWY MOBILE AL, 36660-5501

Address ID #0922647126

Year of Birth	
2004	

Phone Numbers

(929) 586-6556

Cellular

(770) 823-8396

Cellular

Personal Statements

ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. I CAN BE REACHED AT 929-586-6556. THIS SECURITY ALERT WILL BE MAINTAINED FOR 1 YEAR BEGINNING 08-30-24.

FILE FROZEN DUE TO FEDERAL LEGISLATION.

Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

AUSTIN CAPITAL BANK SSB

POTENTIALLY NEGATIVE



Account Info

Account Name

Account Number

AUSTIN CAPITAL BANK SSB

8A1558XXXX

Annual Credit Report - Experian Secured Loan

Account Type

Responsibility

Date Opened

Status

Individual 10/05/2022 Paid, Closed.

Status Updated

Mar 2023

Balance

-

Balance Updated

-

Recent Payment

Monthly Payment

....,...,

Original Balance

\$1,000

Highest Balance

Terms

120 Months

\$

Payment History

J F M A M J J A S O N D

2023 30 60 CLS - - - - - - - - - -
2022 - - - - - - - - - - - - ✓ ✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

CLS Closed

Payment history guide

60 days past due as of Feb 2023

30 days past due as of Jan 2023



Contact Info

Address

8100 SHOAL CREEK BLVD, AUSTIN TX 78757

Phone Number

(512) 693-3600



Reinvestigation Info

This item was updated from our processing of your dispute in Sep 2024. $\label{eq:continuous} % \begin{subarray}{ll} \end{subarray} % \begin{sub$

KOVO INC



Account Info

KOVO INC

Account Name Account Number Account Type Responsibility

Date Opened Status

Status Updated Balance Balance Updated Recent Payment

Monthly Payment Credit Limit Highest Balance Terms

C2FPFNXXXXXXX **Charge Card** Individual 03/19/2025 Open/Never late. Mar 2025 \$0

\$10 as of 3/20/2025

\$500 \$10

03/31/2025

03/31/2025

Payment History \$

F J Α S 0 M D 2025

Current / Terms met

Contact Info

Address 9450 SW GEMINI DR # 87907, **BEAVERTON OR 97008**

Phone Number (855) 965-5686

KOVO INC



Account Info

Account Name **KOVO INC**

Account Number GF39D9XXXXXXX **Sales Contract** Account Type Responsibility Individual 07/08/2024 Date Opened

Status Open/Never late.

Status Updated Mar 2025 \$150 Balance

https://usa.experian.com/acr/printReport?type=CDI

Balance Updated

\$10 as of 3/8/2025

\$10

Original Balance

Monthly Payment

Recent Payment

Highest Balance

Terms

\$240

24 Months

Payment History \$

J J A S M A M D 2025 2024

Current / Terms met

Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2025	\$160	\$10	\$10 on 2/8/2025
Jan 2025	\$170	\$10	\$10 on 1/8/2025
Dec 2024	\$180	\$10	\$10 on 12/8/2024
Nov 2024	\$190	\$10	\$10 on 11/8/2024
Oct 2024	\$200	\$10	\$10 on 10/8/2024
Sep 2024	\$210	\$10	\$10 on 9/8/2024
Aug 2024	\$220	\$10	\$10 on 8/8/2024
Jul 2024	\$230	\$10	\$10 on 7/8/2024

Additional info

The original amount of this account was \$240



Contact Info

Address

9450 SW GEMINI DR # 87907, **BEAVERTON OR 97008**

Phone Number

<u>(855) 965-5686</u>

MID ATLANTIC FINANCE



Account Info

Account Name MID ATLANTIC FINANCE

Account Type Auto Loan

Responsibility Joint with MONIQUE PILGRIM

Date Opened 01/22/2025

Status Open/Never late.

Status Updated Jan 2025
Balance \$7,000

Balance Updated 01/31/2025

Recent Payment Monthly Payment \$470
Original Balance \$7,000

Highest Balance

Terms 18 Months

\$ Payment History

J F M A M J J A S O N D

2025 🗸 – – – – – – – – – –

✓ Current / Terms met

Contact Info

Address 4592 ULMERTON RD STE 200,
CLEARWATER FL 33762

Phone Number <u>(727) 527-7151</u>

SBNASELFLNDR

POTENTIALLY NEGATIVE



Account Info

Account Name SBNASELFLNDR

Account Type Secured Loan

Annual Credit Report - Experian

Responsibility Individual

Date Opened 08/20/2022

Status Paid, Closed.

Status Updated Apr 2023

Balance
Balance Updated

Recent Payment Monthly Payment -

Original Balance \$520 Highest Balance -

Terms 24 Months

\$ Payment History

J F M A M J J A S O N D

2023 30 60 ✓ CLS - - - - - - -
2022 - - - - - - ✓ ✓ ✓ ✓ ✓

✓ Current / Terms met 30 Past due 30 days

60 Past due 60 days CLS Closed

Payment history guide

60 days past due as of Feb 2023

30 days past due as of Jan 2023

\square

Contact Info

Address 515 CONGRESS AVE STE 2200,
AUSTIN TX 78701

Phone Number (605) 250-2620



Reinvestigation Info

This item was updated from our processing of your dispute in Sep 2024.

TRANSFORM CREDIT INC



Account Info

Account Name TRANSFORM CREDIT INC

Annual Credit Report - Experian

Account Number Account Type Responsibility Date Opened

CB0087XXXX Unsecured Signer 04/02/2023

Status

Paid, Closed/Never late.

Status Updated

June 2023

Balance

Balance Updated

Recent Payment

Monthly Payment

Original Balance

Highest Balance

\$3,100

Terms

On Record Until

24 Months Jun 2033

Payment History \$

F J J J Α S D Μ M 0 Ν CLS 2023

Current / Terms met

CLS Closed

This account is scheduled to continue on record until Jun 2033.



Balance Histories

Scheduled Payment Paid Date Balance May 2023 \$3,100 \$5 \$0 on 4/3/2023 \$3,100 \$5 \$5 on 4/3/2023 Apr 2023

Additional info

The original amount of this account was \$3,100



Contact Info

Address 220 N GREEN ST STE 5019, CHICAGO IL 60607

Phone Number (470) 435-6300



Reinvestigation Info

This item remained unchanged from our processing of your dispute in Jan 2024.

Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

No public records reported.

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

You do not have any hard inquiries

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit score.

CMS ID
PROOFING
SERVICE
Inquired on

02/13/2025

7500 SECURITY BLVD, BALTIMORE MD 21244 (877) 267-2323 CONSUMERINF O.COM

Inquired on 04/09/2025, 08/31/2024 an d 07/18/2024

475 ANTON BLVD, COSTA MESA CA 92626 CREDIT KARMA

Inquired on 04/09/2025,

04/08/2025,

04/06/2025,

04/04/2025,

04/03/2025,

04/01/2025, 03/28/2025,

03/21/2025,

03/19/2025,

03/18/2025,

03/16/2025,

03/14/2025,

03/11/2025,

03/07/2025,

03/06/2025,

03/05/2025,

03/03/2025,

03/01/2025,

02/28/2025,

02/27/2025,

02/21/2025,

02/19/2025,

02/18/2025,

02/16/2025,

02/15/2025,

02/05/2025,

02/01/2025,

01/07/2025,

01/04/2025,

01/01/2025,

,, 0 ,, 2020,

12/22/2024,

12/15/2024,

12/10/2024,

12/05/2024,

12/02/2024,

12/01/2024,

11/18/2024,

11/06/2024,

1/00/2024,

11/01/2024,

10/15/2024,

10/08/2024,

10/05/2024,

10/04/2024,

EXPERIAN

Inquired on 04/09/2025, 08/31/2024 an d 07/19/2024

475 ANTON BLVD, COSTA MESA CA 92626

10/02/2024, 10/01/2024, 09/28/2024, 09/26/2024, 09/25/2024, 09/20/2024, 09/18/2024, 09/16/2024, 09/10/2024, 09/05/2024, 09/05/2024, 09/03/2024, 09/03/2024, 09/01/2024, 09/01/2024, 08/29/2024, 08/29/2024, 08/25/2024, 08/25/2024, 08/25/2024, 08/25/2024, 08/21/2024, 08/21/2024, 08/21/2024, 08/21/2024, 08/19/2024, 08/19/2024, 08/19/2024, 08/19/2024, 08/19/2024, 08/15/2024, 08/15/2024, 08/15/2024,
09/28/2024, 09/26/2024, 09/25/2024, 09/20/2024, 09/18/2024, 09/16/2024, 09/10/2024, 09/06/2024, 09/05/2024, 09/03/2024, 09/03/2024, 09/01/2024, 09/01/2024, 08/29/2024, 08/29/2024, 08/25/2024, 08/25/2024, 08/25/2024, 08/23/2024, 08/21/2024, 08/21/2024, 08/19/2024, 08/15/2024, 08/15/2024,
09/26/2024, 09/25/2024, 09/20/2024, 09/18/2024, 09/16/2024, 09/10/2024, 09/06/2024, 09/05/2024, 09/05/2024, 09/03/2024, 09/02/2024, 09/01/2024, 08/31/2024, 08/29/2024, 08/28/2024, 08/25/2024, 08/25/2024, 08/23/2024, 08/23/2024, 08/21/2024, 08/21/2024, 08/19/2024, 08/19/2024, 08/15/2024,
09/25/2024, 09/20/2024, 09/18/2024, 09/16/2024, 09/10/2024, 09/06/2024, 09/05/2024, 09/05/2024, 09/03/2024, 09/03/2024, 09/01/2024, 09/01/2024, 08/29/2024, 08/29/2024, 08/27/2024, 08/25/2024, 08/25/2024, 08/23/2024, 08/21/2024, 08/21/2024, 08/21/2024, 08/19/2024, 08/19/2024, 08/15/2024,
09/20/2024, 09/18/2024, 09/16/2024, 09/12/2024, 09/10/2024, 09/06/2024, 09/05/2024, 09/04/2024, 09/03/2024, 09/02/2024, 09/01/2024, 08/31/2024, 08/29/2024, 08/27/2024, 08/25/2024, 08/25/2024, 08/23/2024, 08/23/2024, 08/21/2024, 08/21/2024, 08/19/2024, 08/19/2024, 08/15/2024,
09/18/2024, 09/16/2024, 09/12/2024, 09/10/2024, 09/06/2024, 09/05/2024, 09/03/2024, 09/03/2024, 09/01/2024, 09/01/2024, 08/29/2024, 08/29/2024, 08/27/2024, 08/25/2024, 08/25/2024, 08/23/2024, 08/23/2024, 08/21/2024, 08/21/2024, 08/19/2024, 08/19/2024, 08/19/2024, 08/15/2024, 08/15/2024,
09/16/2024, 09/12/2024, 09/10/2024, 09/06/2024, 09/05/2024, 09/04/2024, 09/03/2024, 09/02/2024, 09/01/2024, 08/21/2024, 08/28/2024, 08/26/2024, 08/25/2024, 08/25/2024, 08/23/2024, 08/21/2024, 08/21/2024, 08/20/2024, 08/19/2024, 08/19/2024, 08/15/2024,
09/12/2024, 09/10/2024, 09/06/2024, 09/05/2024, 09/03/2024, 09/03/2024, 09/01/2024, 09/01/2024, 08/29/2024, 08/29/2024, 08/27/2024, 08/25/2024, 08/25/2024, 08/23/2024, 08/23/2024, 08/21/2024, 08/21/2024, 08/19/2024, 08/19/2024, 08/15/2024, 08/15/2024,
09/10/2024, 09/06/2024, 09/05/2024, 09/04/2024, 09/03/2024, 09/02/2024, 09/01/2024, 08/31/2024, 08/29/2024, 08/28/2024, 08/27/2024, 08/25/2024, 08/25/2024, 08/23/2024, 08/21/2024, 08/21/2024, 08/19/2024, 08/19/2024, 08/15/2024,
09/06/2024, 09/05/2024, 09/04/2024, 09/03/2024, 09/02/2024, 09/01/2024, 08/31/2024, 08/29/2024, 08/28/2024, 08/27/2024, 08/25/2024, 08/25/2024, 08/23/2024, 08/23/2024, 08/21/2024, 08/21/2024, 08/19/2024, 08/19/2024, 08/15/2024, 08/15/2024,
09/05/2024, 09/04/2024, 09/03/2024, 09/02/2024, 09/01/2024, 08/31/2024, 08/29/2024, 08/28/2024, 08/26/2024, 08/25/2024, 08/25/2024, 08/23/2024, 08/21/2024, 08/21/2024, 08/19/2024, 08/19/2024, 08/15/2024,
09/04/2024, 09/03/2024, 09/02/2024, 09/01/2024, 08/31/2024, 08/29/2024, 08/28/2024, 08/27/2024, 08/25/2024, 08/25/2024, 08/23/2024, 08/23/2024, 08/21/2024, 08/21/2024, 08/19/2024, 08/19/2024, 08/15/2024, 08/15/2024,
09/03/2024, 09/02/2024, 09/01/2024, 08/31/2024, 08/29/2024, 08/28/2024, 08/27/2024, 08/26/2024, 08/25/2024, 08/23/2024, 08/23/2024, 08/21/2024, 08/20/2024, 08/19/2024, 08/19/2024, 08/17/2024, 08/16/2024, 08/15/2024,
09/02/2024, 09/01/2024, 08/31/2024, 08/29/2024, 08/28/2024, 08/27/2024, 08/26/2024, 08/25/2024, 08/25/2024, 08/23/2024, 08/23/2024, 08/21/2024, 08/20/2024, 08/19/2024, 08/19/2024, 08/17/2024, 08/16/2024, 08/15/2024,
09/01/2024, 08/31/2024, 08/29/2024, 08/28/2024, 08/27/2024, 08/26/2024, 08/25/2024, 08/23/2024, 08/23/2024, 08/21/2024, 08/19/2024, 08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/31/2024, 08/29/2024, 08/28/2024, 08/27/2024, 08/26/2024, 08/25/2024, 08/24/2024, 08/23/2024, 08/22/2024, 08/21/2024, 08/20/2024, 08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/29/2024, 08/28/2024, 08/27/2024, 08/26/2024, 08/25/2024, 08/24/2024, 08/23/2024, 08/22/2024, 08/21/2024, 08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/28/2024, 08/27/2024, 08/26/2024, 08/25/2024, 08/24/2024, 08/23/2024, 08/22/2024, 08/21/2024, 08/20/2024, 08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/27/2024, 08/26/2024, 08/25/2024, 08/24/2024, 08/23/2024, 08/22/2024, 08/21/2024, 08/20/2024, 08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/26/2024, 08/25/2024, 08/24/2024, 08/23/2024, 08/22/2024, 08/21/2024, 08/20/2024, 08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/25/2024, 08/24/2024, 08/23/2024, 08/22/2024, 08/21/2024, 08/20/2024, 08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/24/2024, 08/23/2024, 08/22/2024, 08/21/2024, 08/20/2024, 08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/23/2024, 08/22/2024, 08/21/2024, 08/20/2024, 08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/22/2024, 08/21/2024, 08/20/2024, 08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/21/2024, 08/20/2024, 08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/20/2024, 08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/19/2024, 08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/18/2024, 08/17/2024, 08/16/2024, 08/15/2024,
08/17/2024, 08/16/2024, 08/15/2024,
08/16/2024, 08/15/2024,
08/15/2024,
•
08/14/2024,
08/13/2024,
08/12/2024,
08/09/2024,
08/08/2024,
08/07/2024,
08/06/2024,
08/02/2024,
08/01/2024,
07/27/2024,
07/26/2024,
07/21/2024,
07/20/2024,
07/19/2024,

07/07/2024, 07/04/2024, 07/01/2024, 06/24/2024, 06/14/2024, 06/13/2024, 05/10/2024 an d 05/01/2024

760 MARKET ST FL 2, SAN FRANCISCO CA 94102 <u>(415)</u> 510-5272

EXPERIAN

Inquired on 04/08/2025, 02/15/2025, 08/30/2024 an d 08/07/2024

475 ANTON BLVD, COSTA MESA CA 92626

EXPERIAN

Inquired on 04/03/2025, 03/27/2025, 03/20/2025, 03/13/2025, 03/06/2025, 02/27/2025, 02/20/2025, 02/13/2025, 02/06/2025, 01/30/2025, 01/23/2025, 01/16/2025, 01/09/2025, 01/02/2025, 12/26/2024, 12/19/2024, 12/12/2024, 12/05/2024, 11/28/2024,

11/21/2024, 11/14/2024, 11/07/2024, 10/31/2024, 10/24/2024, 10/17/2024, 10/10/2024, 10/03/2024, 09/26/2024,

EXPERIAN

Inquired on 09/11/2024, 08/30/2024, 08/27/2024, 08/23/2024, 08/22/2024, 08/20/2024, 08/18/2024, 08/14/2024 an d 05/20/2024

PO BOX 9600, ALLEN TX 75013 (800) 311-4769

EXPERIAN

Inquired on 08/31/2024 an d 07/19/2024

475 ANTON BLVD, COSTA MESA CA 92626

09/19/2024,
09/12/2024,
09/11/2024,
09/05/2024,
09/03/2024,
08/30/2024,
08/29/2024,
08/28/2024,
08/27/2024,
08/24/2024,
08/23/2024,
08/22/2024,
08/21/2024,
08/20/2024,
08/18/2024,
08/15/2024,
08/14/2024,
08/08/2024,
08/07/2024,
08/01/2024,
07/26/2024,
07/25/2024,
07/16/2024,
07/04/2024,
06/27/2024,
06/20/2024,
06/13/2024,
06/06/2024,
05/30/2024,
05/23/2024,
05/20/2024,
05/19/2024,
05/16/2024,
05/09/2024,
05/02/2024,
04/25/2024,
04/18/2024 an
d 04/11/2024
475 ANTON
BLVD,
COSTA MESA
CA 92626
<u>(866) 431-3471</u>
\

EXPERIAN

Inquired on 08/31/2024 an d 07/19/2024

PO BOX 9600, ALLEN TX 75013 (800) 311-4769

EXPERIAN

Inquired on 08/23/2024

PO BOX 9600, ALLEN TX 75013 (800) 311-4769

EXPERIAN

Inquired on 05/20/2024 an d 05/19/2024

475 ANTON BLVD, COSTA MESA CA 92626

EXPERIAN CS IDENTITY

Inquired on 08/13/2024, 08/11/2024, 06/07/2024, 06/06/2024 an d 05/09/2024

535 ANTON BLVD STE 100, COSTA MESA CA 92626

FIRST ADVANTAGE/E MPLOYMENT

Inquired on 03/17/2025 an d 12/14/2024

140 FOUNTAIN
PKWY N STE
410,
ST
PETERSBURG
FL 33716
(727) 290-1000

On behalf of WALMART INC

MYFICO CONSUMER SERVICES

Inquired on 12/01/2024

18 METRO DR STE 600, SAN JOSE CA 95110

PGX/LEXINGTO N LAW

Inquired on 09/24/2024

360 N CUTLER DR, NORTH SALT LAKE UT 84054 (801) 297-2494

PGX/LEXINGTO N LAW

Inquired on 09/24/2024

257 E 200 S STE 1200, SALT LAKE CITY UT 84111 (801) 384-4100

TRANSUNION INTERACTIVE I

Inquired on 02/25/2025

100 CROSS ST STE 202, SAN LUIS OBISPO CA 93401 (805) 782-8282

Important Messages

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit https://experianconsumers.lexisnexis.com.

Contact Experian

Online

Visit Experian.com/dispute to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit Experian.com/help

Mail

Experian

PO Box 9701 Allen, TX 75013

Phone

Monday - Friday 9am to 5pm (855) 414-6047

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite <u>www.consumerfinance.gov/learnmore</u> o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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 the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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 for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness 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 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.

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 50PTOUT (1 888 567 8688).

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.

Identity theft victims and active duty military personnel have additional rights. For more Information, visit www.consumerfinance.gov/learnmore.

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.

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.

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.

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 more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

PLEASE CONTACT:

- **1.a.** Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
- **b.** Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:
- a. Bureau of ConsumerFinancial Protection1700 G Street NWWashington, DC 20552
- **b.** Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW 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

- a. Office of the Comptroller of the CurrencyCustomer Assistance GroupP.O. Box 53570Houston, TX 77052
- b. Federal Reserve ConsumerHelp CenterPO Box 1200Minneapolis, 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 UnionAdministrationOffice of Consumer FinancialProtection1775 Duke StreetAlexandria, VA 22314

3. Air carriers

Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue SE

Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and Stockyards Division Regional Office

6. Small Business Investment Companies

Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange Commission 100 F Street NE Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090 **9.** Retailers, Finance Companies, and All Other Creditors Not Listed Above FTC Regional Office for region in which the creditor operates **or** Federal Trade Commission: Consumer Response Center -FCRA Washington, DC 20580 (877) 382-4357

Notification of Rights

- Notification of Rights for California Consumers
- Notification of Rights for Colorado Consumers
- Notification of Rights for Connecticut Consumers
- Notification of Rights for Maryland Consumers
- Notification of Rights for Massachusetts Consumers
- Notification of Rights for Texas Consumers
- Notification of Rights for Vermont Consumers
- Notification of Rights for Washington Consumers