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Your Credit Report(s) and the Price You Pay for Credit

<p>What is a credit report?</p>	<p>A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p>
<p>How did we use your credit report(s)?</p>	<p>We used information from your credit report(s) to set the terms of the credit we are offering you, such as the Annual Percentage Rate and/or required down payment.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better histories.</p>
<p>What if there are mistakes in your credit report(s)?</p>	<p>You have a right to dispute any inaccurate information in your credit report(s).</p> <p>If you find mistakes on your credit report(s), contact TransUnion and/or Experian (see check boxes below), which are the consumer reporting agencies from which we obtained your credit report(s).</p> <p>It is a good idea to check your credit report(s) to make sure the information (it contains/they contain) is accurate.</p>
<p>How can you obtain a copy of your credit report(s)?</p>	<p>Under federal law, you have the right to obtain a copy of your credit report(s) without charge for 60 days after you receive this notice. To obtain your free report(s), contact:</p> <p><input type="checkbox"/> TransUnion Consumer Relations: <i>By telephone:</i> Call toll-free: 1-800-916-8800 <i>By mail:</i> Mail your written request to: 2 Baldwin Place P.O. Box 1000 Chester, PA 19022 <i>On the web:</i> Visit www.transunion.com/myoptions</p> <p><input type="checkbox"/> Experian: <i>By telephone:</i> Call toll-free: 1-888-397-3742 <i>By mail:</i> Mail your written request to: 701 Experian Parkway P.O. Box 2002 Allen, TX 75013 <i>On the web:</i> Visit www.experian.com/reportaccess</p>
<p>How can you get more information about credit report(s)?</p>	<p>For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore .</p>

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Borrower: _____

<p>Your credit score</p>	<p>Credit Score: _____</p> <p>Source: _____</p> <p>Date: _____</p>
<p>What you should know about credit scores</p>	<p>Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<p>The range of scores</p>	<p>Scores range from: <input type="checkbox"/> TransUnion - 250 to 900 <input type="checkbox"/> Experian - 250 to 877</p>
<p>Key factors that adversely affected your credit score</p>	<p>Factors:</p> <p>1. _____</p> <p>2. _____</p> <p>3. _____</p> <p>4. _____</p> <p><input type="checkbox"/> Check here if number of inquiries was listed as a key factor.</p>
<p>How can you get more information about your credit report?</p>	<p>If you have any questions regarding your credit score, you should contact:</p> <p><input type="checkbox"/> TransUnion Consumer Relations: <i>By telephone:</i> Call toll-free: 1-800-916-8800 <i>By mail:</i> Mail your written request to: 2 Baldwin Place P.O. Box 1000 Chester, PA 19022</p> <p><input type="checkbox"/> Experian: <i>By telephone:</i> Call toll-free: 1-888-397-3742 <i>By mail:</i> Mail your written request to: 701 Experian Parkway P.O. Box 2002 Allen, TX 75013</p>