

Personal Credit Report for:
BONITA ONUNKA ONUNKA

File Number:
334440507

Date Created:
06/21/2022

To start a dispute online, [click here](#).

Personal Information

You have been on our files since 02/07/2011. Your SSN has been masked for your protection.

Credit Report Date

06/21/2022

Social Security Number

XXX-XX-7221

Date of Birth



BONITA CHINWE ONUNKA

Addresses

Current Address

461 DEAN ST APT 11G BROOKLYN, NY 11217-4142

Date Reported

09/11/2018

Other Address

6719 KISSENA BLVD APT 2B FLUSHING, NY 11367-1508

Date Reported

01/31/2013

Other Address

67 19KISSENA BLVD APT 2B FLUSHING, NY 11357

Date Reported

07/17/2015

Other Address

44 BIRCH RD STATEN ISLAND, NY 10303-1719

Date Reported

02/07/2011

Phone Numbers

Phone Number

(718) 263-4004

Phone Number

(718) 380-5579

Phone Number

(516) 727-6045

Phone Number

(347) 229-8056

Phone Number

(347) 724-4984

Phone Number

(718) 969-4315



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.

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



- BKW:** Bankruptcy withdrawn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



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.



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. 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.

BEST BUY/CBNA
700119110623****

Address Phone
5800 South Corporate Place SIOUX (888) 237-8289
FALLS, SD 57108

Date Opened Responsibility
09/03/2001 Account Relationship Terminated

Account Type Loan Type
Revolving Account CHARGE ACCOUNT

Date Updated Last Payment Made
06/17/2020 06/16/2020

Pay Status Terms High Balance (Hist.)
Current; Paid or Paying as Agreed Paid Monthly High balance of \$2,012 from 12/2019 to 06/2020

Credit Limit (Hist.)
Credit limit of \$2,200 from 12/2019 to 06/2020

Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
Balance:	\$1,614	\$1,595	\$1,578	\$1,559	\$1,546	\$0						
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0						
Scheduled Payment:	\$52	\$50	\$49	\$46	\$49	---						
Rating:	OK	OK	OK	OK	OK	OK						
2019												
Balance:	---	---	---	---	---	---	---	---	---	---	---	\$1,632
Past Due:	---	---	---	---	---	---	---	---	---	---	---	\$0
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	\$53



2018

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2017

Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2016

Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2015

Balance:		---	---	---	---	---	---	---	---	---	---	---
Past Due:		---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:		---	---	---	---	---	---	---	---	---	---	---
Rating:			OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

MOHELA/DEPT OF ED
8864728048KM0****

Address

Phone



Monthly Payment
\$0

Date Opened
10/11/2016

Responsibility
Individual Account

Account Type
Installment Account

Loan Type
STUDENT LOAN

Balance
\$0

Date Updated
04/29/2019

Payment Received
\$0

High Balance
\$3,500

Pay Status
>Transferred; was 120 days past due
date<

Terms
\$0 per month, paid Monthly for 120
months

Date Closed
04/29/2019

Estimated month and year this item will
be removed
05/2025

Remarks
ACCT CLOSED DUE TO TRANSFER;
TRANSFERRED TO ANOTHER OFFICE

Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

Rating:	120	120	120									
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2018

Rating:	OK	OK	OK	X	OK	OK	OK	120	120	120	120	120
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2017

Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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2016

Rating:											OK	OK
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LVNV FUNDING LLC
444796230053****



SC 29603

Date Opened
07/23/2019

Responsibility
Individual Account

Account Type
Open Account

Balance
\$1,052

High Balance
\$1,052

Past Due
\$1,052

Estimated month and year this item will
be removed
11/2025

Remarks
Account information disputed by
consumer (FCRA); >PLACED FOR
COLLECTION<

Loan Type
FACTORING COMPANY ACCOUNT

Date Updated
06/06/2022

Original Creditor
CREDIT ONE BANK N A

Pay Status
>Collection<

MIDLAND CREDIT MANAGEMENT INC
30191****

Address
320 EAST BIG BEAVER,SUITE 300
TROY, MI 48083

Phone
(877) 822-0381

Date Opened
06/19/2019

Responsibility
Individual Account

Account Type
Open Account

Loan Type
FACTORING COMPANY ACCOUNT

Balance
\$2,729

Date Updated
06/10/2022

High Balance
\$2,729

Original Creditor
CAPITAL ONE BANK USA N A

Past Due
\$2,729

Pay Status
>Collection<

Estimated month and year this item will
be removed
09/2025

Remarks
>PLACED FOR COLLECTION<

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.



Address
PO BOX 982238 EL PASO, TX 79998-
2235

Phone
(800) 421-2110

Date Opened
12/01/2014

Account Type
Revolving Account

Balance
\$0

Payment Received
\$0

Credit Limit
\$300

Terms
Paid Monthly

Remarks
Account closed at consumer's request

Responsibility
Individual Account

Loan Type
SECURED CREDIT CARD

Date Updated
02/25/2015

High Balance
\$0

Pay Status
Current; Paid or Paying as Agreed

Date Closed
12/04/2014

Payment History

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2015

Rating: OK

2014

Rating: OK

COMENITY BANK/AVENUE
12655****

Address
3095 LOYALTY CIRCLE,BUILDING A
COLUMBUS, OH 43219

Phone
Phone number not available

Date Opened
06/23/2015

Account Type
Revolving Account

Balance
\$0

Responsibility
Individual Account

Loan Type
CHARGE ACCOUNT

Date Updated
07/21/2015

High Balance
\$49

Credit Limit
\$400



Pay Status
Paid, Closed; was Paid as agreed

Terms
Paid Monthly

Date Closed
07/19/2018

Date Paid
09/15/2015

Remarks
CLOSED BY CREDIT GRANTOR;
CLOSED

Payment History

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2018

Rating: OK OK OK OK OK OK

2017

Rating: OK OK OK OK OK OK OK OK OK OK OK OK

2016

Rating: OK OK OK OK OK OK OK OK OK OK OK OK

2015

Rating: OK OK OK OK OK OK

DEPT OF ED/AIDVANTAGE
96071320991ER012021****

Address
P O BOX 9635 WILKES BARRE, PA
18773

Phone
(800) 722-1300

Monthly Payment
\$0

Date Opened
10/11/2016

Responsibility
Individual Account

Account Type
Installment Account

Loan Type
STUDENT LOAN

Date Updated
07/19/2018



Payment Received
\$0

Last Payment Made
05/11/2022

Pay Status
Current; Paid or Paying as Agreed

Terms
\$0 per month, paid Monthly for 120 months

High Balance (Hist.)
High balance of \$3,500 from 11/2021 to 11/2021; \$3,500 from 02/2022 to 05/2022

Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022												
Balance:	---	\$2,564	\$2,564	\$2,564	\$2,564							
Past Due:	---	\$0	\$0	\$0	\$0							
Amount Paid:	---	\$0	\$0	\$0	\$0							
Scheduled Payment:	---	\$0	\$0	\$0	\$0							
Rating:	OK	OK	OK	OK	OK							

2021												
Balance:											\$2,564	---
Past Due:											\$0	---
Amount Paid:											\$0	---
Scheduled Payment:											\$0	---
Rating:											OK	OK

SYNCB/JC PENNEY
600889339332****

Address
PO BOX 965007 ORLANDO, FL 32896-5007

Phone
(866) 227-5213

Date Opened
06/13/2007

Responsibility
Authorized Account



Balance
\$0

Date Updated
11/24/2019

Payment Received
\$0

Last Payment Made
04/18/2019

High Balance
\$473

Credit Limit
\$410

Pay Status
Paid, Closed; was Paid as agreed

Terms
Paid Monthly

Date Closed
03/25/2019

Date Paid
04/18/2019

Remarks
CLOSED BY CREDIT GRANTOR;
CLOSED

Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019

Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
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2018

Rating:	OK	OK	OK	OK	OK	OK	N/R	OK	OK	OK	OK	OK
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2017

Rating:	OK	N/R	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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2016

Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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2015

Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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2014

Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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SYNCB/LOWES
798192433773****

Address Phone
PO BOX 965005 ORLANDO, FL 32896 (800) 444-1408

Date Opened Responsibility
11/27/2011 Authorized Account

Account Type Loan Type
Revolving Account CHARGE ACCOUNT

Balance Date Updated
\$0 11/29/2019

Payment Received Last Payment Made
\$0 07/23/2019

High Balance Credit Limit
\$788 \$10,000

Pay Status Terms
Paid, Closed; was Paid as agreed Paid Monthly

Date Closed Date Paid
03/31/2019 07/23/2019

Remarks
CLOSED BY CREDIT GRANTOR;
CLOSED

Payment History

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2019

Rating: OK OK OK OK OK OK OK OK OK OK

2018

Rating: OK OK OK OK OK OK OK OK OK OK OK

2017

Rating: OK OK OK OK OK OK OK OK OK OK OK

2016



2015

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Rating: OK OK OK OK OK OK OK OK OK OK OK OK

2014

Rating: OK OK OK OK OK OK OK OK OK OK OK OK

2013

Rating: OK OK OK OK OK

Inquiries

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

PAYPAL via SYNCBPAYPAL

Location

PO BOX 5138

TIMONIUM, MD 21094

Requested On

06/30/2021

Phone

(866) 528-3733

Inquiry Type

Individual

Permissible Purpose

CREDIT TRANSACTION

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

Name

FARMERS GROUPSELECT



WARWICK, RI 02887

Name		
TRANSUNION INTERACTIVE / CREDIT SESAME		
Location 607 WEST DANA ST, SAN JOSE, CA 95120	Requested On 12/10/2021, 12/08/2021, 07/02/2021	Phone (855) 799-9111
TRANSUNION CONSUMER INTE		
Location 100 CROSS STREET SAN LUIS OBISP, CA 93401	Requested On 12/10/2021, 12/08/2021, 07/02/2021	Phone (805) 782-8282
TRANSUNION INTERACTIVE		
Location 100 CROSS STREET SAN LUIS OBISPO, CA 93401	Requested On 07/02/2021	Phone (805) 782-8282

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		
TRANSUNION CONSUMER INTE		
Location 760 MARKET STREET 10TH FLOOR SAN FRANCISCO, CA 94102	Requested On 06/16/2022	Phone (844) 580-6816
BONITA ONUNKA ONUNKA via TRANSUNION INTERACTIVE IN		
Location 100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	Requested On 06/21/2022, 06/21/2022	Phone (855) 681-3196



Name

Location
100 CROSS ST
202
SAN LUIS OBISPO, CA 93401

Requested On
06/21/2022

Phone
(844) 580-6816

BONITA ONUNKA via KARMATRANSUNION INTERACT

Location
100 CROSS STREET
SAN LUIS OBISPO, CA 93401

Requested On
06/20/2022

Phone
(844) 580-6816

BONITA ONUNKA via TRANSUNION INTERACTIVE

Location
100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401

Requested On
06/18/2022

Phone
(844) 580-6816

BONITA ONUNKA via CREDITWISE CAPONETUI

Location
1680 CAPITAL ONE DRIVE
MCLEAN, VA 22012

Requested On
06/08/2022, 05/07/2022, 04/07/2022,
03/10/2022, 02/09/2022, 01/12/2022,
12/11/2021, 11/10/2021, 10/10/2021,
09/09/2021, 08/10/2021, 07/06/2021,
05/15/2021, 04/17/2021, 03/21/2021,
02/21/2021, 01/24/2021, 12/27/2020,
11/29/2020, 11/01/2020, 10/04/2020,
09/06/2020, 08/09/2020, 07/11/2020

Phone
(877) 383-4802

MIDLAND CREDIT MANAGEMENT

Location
2365 NORTHSIDE DRIVE
SUITE 300
SAN DIEGO, CA 92108

Requested On
05/29/2022, 03/13/2022, 12/26/2021,
07/18/2021, 03/28/2021, 12/06/2020,
09/08/2020, 06/23/2020

Phone
(858) 309-6462

CREDITWISE CAPONETUI

Location
1680 CAPITAL ONE DRIVE
MCLEAN, VA 22102

Requested On
06/30/2021

Phone
(877) 383-4802

ONEMAIN FINANCIAL**RADIUS GLOBAL SOLUTIONS**

Name		
Location	Requested On	Phone
9550 REGENCY SQUARE BLVD SUITE 602 JACKSONVILLE, FL 32225	12/23/2020	(866) 394-2675

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

• **Online:**

To report an inaccuracy, please visit: service.transunion.com
For answers to general questions, please visit: 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 between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except 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 o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., 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). 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, DC 20552



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

<https://annualcreditreport.transunion.com/dss/disclosure.page#simple-dispute-accounts>

your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free 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 on 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 more 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 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 1-888-567-8688 (888-5OPTOUT)
- **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




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.

- **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.

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 (877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	
 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.	Center P.O. Box 1200 Minneapolis, MN 55480

TYPE OF BUSINESS

CONTACT

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

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. Federal Credit Unions

d. National Credit Union Administration
Office of Consumer Financial Protection (OCFP)
Division of Consumer Compliance Policy and Outreach
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Asst. General Counsel for Aviation Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue, S.E.
Washington, DC 20590

4. Creditors Subject to the Surface Transportation Board

Office of Proceedings, Surface Transportation Board
Department of Transportation
395 E Street, S.W.
Washington, DC

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

and Stockyards Administration area supervisor



TYPE OF BUSINESS

CONTACT

6. Small Business Investment Companies

7. Brokers and Dealers

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

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

Associate Deputy
Administrator for
Capital Access
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

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite 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

 personal information to open a credit card account or get a loan in your name. For more information, visit 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.

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
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; 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



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.

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, 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.