



07/16/2020

Seindu Theinkang
445 W Chandler Blvd
456
Chandler,AZ
85225-2107

Dear Seindu Theinkang,

Thank you for applying for a Skills Fund loan application offered through Richland State Bank. We have enclosed a very important document related to your application. Please read the enclosed document and store it with your other important documents.

Should you have any questions, you can reach us Monday through Thursday 7:00am - 5:00pm PST and Friday 7:00am - 4:00pm PST at (877) 279-2614. For your convenience, you may e-mail Skills Fund, LLC, the loan processor at help@skills.fund. Please include your telephone number and the best time for us to reach you.

Thank you for your interest in Richland State Bank!

Sincerely,

Richland State Bank

Enclosure

Richland State Bank

Your Credit Score and the Price You Pay for Credit

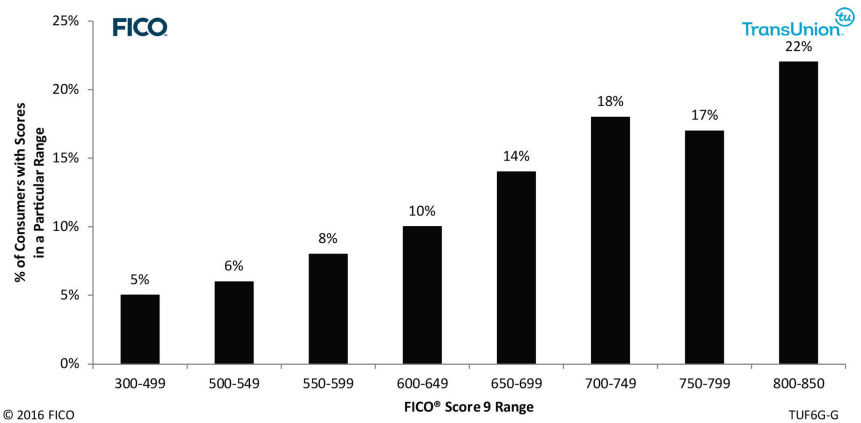
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Your credit score



Your credit score	654	
	Source: TransUnion	Date: 07/16/2020

Understanding your credit score

What you should know about credit scores	<ul style="list-style-type: none"> • Your credit score is a number that reflects the information in your credit report. • Your 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. • Your credit score can change, depending on how your credit history changes. 																		
How do we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.																		
The range of scores	<p>Scores range from a low of 300 to a high of 850.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>																		
How your score compares to the score of other consumers	 <p>The chart displays the distribution of credit scores among consumers. The x-axis represents FICO Score 9 Ranges, and the y-axis represents the percentage of consumers in each range. The data shows a general upward trend in the percentage of consumers as the score range increases, with a slight dip in the 750-799 range.</p> <table border="1"> <thead> <tr> <th>FICO® Score 9 Range</th> <th>% of Consumers with Scores in a Particular Range</th> </tr> </thead> <tbody> <tr> <td>300-499</td> <td>5%</td> </tr> <tr> <td>500-549</td> <td>6%</td> </tr> <tr> <td>550-599</td> <td>8%</td> </tr> <tr> <td>600-649</td> <td>10%</td> </tr> <tr> <td>650-699</td> <td>14%</td> </tr> <tr> <td>700-749</td> <td>18%</td> </tr> <tr> <td>750-799</td> <td>17%</td> </tr> <tr> <td>800-850</td> <td>22%</td> </tr> </tbody> </table> <p>© 2016 FICO</p>	FICO® Score 9 Range	% of Consumers with Scores in a Particular Range	300-499	5%	500-549	6%	550-599	8%	600-649	10%	650-699	14%	700-749	18%	750-799	17%	800-850	22%
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Checking Your Credit Report



What if there is a mistake in your credit report ?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.
How can you obtain your copy of your credit report ?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year</p> <p>To order your free credit report -</p> <p>By telephone:</p> <p>Call toll-free: 1-877-322-8228</p> <p>On the web:</p> <p>Visit www.annualcreditreport.com (http://www.annualcreditreport.com)</p> <p>By mail:</p> <p>Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf (https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf))</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information ?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Finance Protection Bureau's website at www.consumerfinance.gov/learnmore (https://www.consumerfinance.gov/learnmore/).</p>

