

Chex Systems, Inc.  
Attn: Consumer Relations  
PO Box 583399  
Minneapolis, MN 55458  
www.chexsystems.com  
Toll Free:  
800-513-7125



GUNWANTRAO MURLIDHAR PATIL  
6103 CARNATION TER  
AUSTIN TX 78741

08/23/2024  
Visit [www.chexsystems.com](http://www.chexsystems.com) to access  
the secure consumer portal.

Visit [www.chexsystems.com/additional-education-information](http://www.chexsystems.com/additional-education-information) for more information and  
resources for consumers.

**Consumer ID 27669228 for GUNWANTRAO MURLIDHAR PATIL**

This report was prepared using the identifiers provided by you. Please provide your Consumer ID number along  
with your name and Social Security number in any future contact with Chex Systems, Inc.

**Personal Information**

This section displays personal information you have provided to ChexSystems. This could include information  
such as names, date of birth, addresses, phone numbers and email addresses.

**Names:** GUNWANTRAO MURLIDHAR PATIL;

**Addresses:**

10 BRESNICK LN ASHLAND, MA 01721  
6103 CARNATION TER AUSTIN, TX 78741

**Phone Numbers:** 617.755.8279;

**Email Addresses:**

gpatil08@yahoo.com

**Date of Birth:**

06/01/1974

**Security Freeze Record**

In any future contact regarding your Security Freeze, you will be required to provide your personal identification  
number (PIN).

**Name on Freeze:** GUNWANTRAO  
MURLIDHAR PATIL

XXX-XX-3966

**Status:**CURRENTLY ON FILE

**Reported Information**

ChexSystems' clients, which consist mainly of financial institutions, furnish information on closed checking and savings accounts, referred to as reported information. ChexSystems' current practice is to retain reported information for a period of five years. The source is under no obligation to remove accurate information, even if paid, but is obligated to update the report with a paid in full or settled in full status and date when applicable.

No Information Found

#### Inquiries Viewed By Others

This section refers to transactions involving you and are the result of someone accessing your ChexSystems information, typically in connection with a business transaction you initiated with them. The company listed on this type of inquiry requested information from your consumer file on the date(s) specified. These inquiries may impact your consumer report and may be included in reports to others. These inquiries remain on your file for up to 3 years.

**Inquirer:** DIGITAL FEDERAL CREDIT UNION; PO BOX 9130, MARLBOROUGH, MA 01752

**Phone Number:** Telephone Number Not Available

**Inquiry Date:** 09/15/2023

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**Inquirer:** RANDOLPH BROOKS FEDERAL C U; 315 W SLAUGHTER LANE, AUSTIN, TX 78748

**Phone Number:** Telephone Number Not Available

**Inquiry Date:** 08/17/2024

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**Inquirer:** INTERNATIONAL BANK OF COMMERCE; 2817 EAST CESAR CHAVEZ, AUSTIN, TX 78702

**Phone Number:** 956.722.7611

**Inquiry Date:** 08/03/2024

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**Inquirer:** CAPITOL CREDIT UNION; 1718 LAVACA STREET, AUSTIN, TX 78701

**Phone Number:** Telephone Number Not Available

**Inquiry Date:** 07/20/2024

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**Inquirer:** UNIVERSITY FEDERAL CREDIT UNION; 130 E BEN WHITE, AUSTIN, TX 78704

**Phone Number:** Telephone Number Not Available

**Inquiry Date:** 06/14/2024

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**Inquirer:** FROST BANK; 5656 BEE CAVE ROAD, AUSTIN, TX 78746

**Phone Number:** 512.473.4772

**Inquiry Date:** 05/13/2024

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**Inquirer:** METRO CREDIT UNION; 1124 WORCESTER ROAD, FRAMINGHAM, MA 01702-5209  
**Phone Number:** Telephone Number Not Available  
**Inquiry Date:** 05/03/2024

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**Inquirer:** LEADER BANK; 50 NORTHERN AVENUE S, BOSTON, MA 02210  
**Phone Number:** Telephone Number Not Available  
**Inquiry Date:** 05/02/2024

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**Inquirer:** MAIN STREET BANK; 81 GRANGER BLVD, MARLBOROUGH, MA 01752  
**Phone Number:** 508.481.8300  
**Inquiry Date:** 02/07/2024

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**Inquirer:** WOODFOREST NATIONAL BANK; 5015 I-35 SOUTH, AUSTIN, TX 78744  
**Phone Number:** Telephone Number Not Available  
**Inquiry Date:** 06/15/2024

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#### Inquiries Viewed Only By You

This section refers to transactions you may or may not have initiated. For this reason, you may not always recognize the source. Inquiries made by medical providers may also be included in this section. The information listed in this section is only viewable by you. It is not included in reports to others and does not negatively affect your consumer report.

No Information Found

#### Retail Information

Retail Information refers to returned checks reported by retailers and other businesses to Certegy Payment Solutions, LLC. ChexSystems receives this information from Certegy Payment Solutions, LLC, is not involved in the collection of these items, and retains record of retail information for a period of four years.

No Information Found

#### History of Checks Ordered

This section displays the check order information that has been reported to ChexSystems within the past five years. Not all check orders are reported to ChexSystems, therefore, this section may not display all orders that have been placed.

No Information Found

#### Social Security Number Validation

Social Security Number Validation indicates the year and state that a particular sequence of digits first became available for issuance by the Social Security Administration, or that a particular sequence of digits is available for

randomized issuance. This information does not include the name of the individual to whom the number was issued.

XXX-XX-3966 BECAME AVAILABLE FOR ISSUANCE IN 1999 IN CT

#### Notices

**You have a right to dispute information contained in your consumer file.** If you believe information in your file may be inaccurate or incomplete, you may submit a dispute directly to ChexSystems through the secure consumer portal at [www.chexsystems.com](http://www.chexsystems.com), by calling 800.428.9623, or by mail at the address in the letterhead. ChexSystems will notify you of the results of the reinvestigation online if you select a portal delivery preference when registering your secure consumer portal account, otherwise the notice will be delivered by mail.

You may have a right to place a security freeze on your consumer file. To obtain more information or to place an alert or freeze on your consumer file at ChexSystems, please visit our website at [www.chexsystems.com](http://www.chexsystems.com). If you are a current resident of AL, AK, AR, CA, CO, DE, DC, FL, GA, IN, MD, MA, MO, MT, NE, NV, NH, NJ, NM, NY, NC, ND, OH, OK, RI, TN, VT, VA, WV, or WI there may be additional rights and information available to you. Please visit our website at [www.chexsystems.com](http://www.chexsystems.com) and select the "Security Freeze" link or contact us at the address or telephone number listed above to request a written copy of any applicable state notices.

By submitting your personal information to ChexSystems, you acknowledge your agreement to provide accurate identifying information and your understanding that ChexSystems may access, store, and use this information to the extent permitted by law.

## A Summary of Your Rights under the Federal Fair Credit Reporting Act

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

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](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G St. 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 obtain a copy of your consumer disclosure report.** 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; or
  - 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 can request a copy of your Chex Systems, Inc. (ChexSystems) consumer disclosure report by visiting our website at [www.chexsystems.com](http://www.chexsystems.com), by voice messaging at 800.428.9623, or by mail at Chex Systems, Inc., Attn: Consumer Relations, PO Box 583399, Minneapolis, MN 55458.

- **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 may have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender. To request your ChexSystems consumer score, you may print the Consumer Score Order Form from our website at [www.chexsystems.com](http://www.chexsystems.com) or call us at 800.513.7125 to request that we send the form to you. Complete and mail the Consumer Score Order Form to Chex Systems, Inc., Attn: Consumer Relations, PO Box 583399, Minneapolis, MN 55458.
- **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.
- **Consumer reporting agencies are not required to remove accurate derogatory information from the file of a consumer,** unless the information is outdated or cannot be verified.

- **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 888.5 OPTOUT (888.567.8688). You may opt out with Chex Systems, Inc. at 877.678.6885 or by visiting our website at [www.chexsystems.com](http://www.chexsystems.com).
- **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 submit a complaint** regarding ChexSystems and/or relevant furnishers by mail to Chex Systems, Inc., Attn: Consumer Relations, PO Box 583399, Minneapolis, MN 55458, or by contacting the Consumer Financial Protection Bureau at [www.consumerfinance.gov/complaints](http://www.consumerfinance.gov/complaints) or your state’s Attorney General at [www.usa.gov/state-attorney-general](http://www.usa.gov/state-attorney-general).
- **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 NW 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 NW 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 P.O. Box 53570 Houston, TX 77052
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
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. 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
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314
d. Federal Credit Unions	
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 the 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 the Packers and Stockyards Act, 1921	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. Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357

### ChexSystems Notice to Consumers

In addition to the information listed in this document, the following may also apply to you. If you need further assistance in understanding your ChexSystems consumer disclosure report, you may call our toll-free number, 800.513.7125, at which personnel are accessible to you during normal business hours. In most circumstances, ChexSystems does not currently require a consumer to pay a fee to obtain a consumer disclosure report.

- **California:** Under California Civil Code, Consumer Credit Reporting Agencies Act, Section 1785.19, you have the right to bring civil action against anyone who improperly obtains access to a file or knowingly or willfully misuses file data.
- **Colorado:** You may call our toll-free number and speak directly to a ChexSystems representative to notify us of disputed information contained in your file. After following all dispute procedures, you may have the right to dispute resolution under the Colorado Consumer Credit Reporting Act, Section 12-14.3-107, Consumers right to file action in court or arbitrate disputes. **Colorado State Consumers have the right to obtain a security freeze for their children or legal wards.** You may obtain from a consumer reporting agency a credit report security freeze for your child who is under sixteen years of age or for your legal ward. If a consumer report has not yet been created for your child or legal ward, you may request that a consumer reporting agency create a consumer record for him or her and place a security freeze on his or her consumer record. You will not be charged to have a security freeze placed on your child's or legal ward's consumer report or to have a consumer record created for your child or legal ward and to have a security freeze placed on the consumer record. You will not be charged to have a security freeze placed on or removed from your child's or legal ward's report or record.
- **Connecticut:** Under Connecticut law, if after an investigation you are not satisfied with your consumer report, you may contact the Connecticut Department of Banking. You have the right to bring civil action against anyone who knowingly or willfully misuses file data or improperly obtains access to your file.
- **Maine:** Under Maine law, a consumer reporting agency must verify or remove disputed information within 21 days from the date the dispute was received.
- **Maryland:** You have the right submit complaints to the Commissioner of Banking and Consumer Credit at 500 Calvert St., Suite 402, Baltimore, MD 21202 or call 888.784.0136. This document explains your rights with regard to the services provided by ChexSystems under Maryland Commercial Law, Subtitle 12, Consumer Reporting Agencies.
- **Massachusetts:** Under Massachusetts law, we must provide someone to help you interpret the information in your file. We must modify or remove inaccurate information after investigation of your dispute. We may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning a dispute should be provided to us. You may be entitled to collect compensation, in certain circumstances, if you are damaged by a person's negligent or intentional failure to comply with the provisions of the credit reporting act.

- **Texas:** After you have followed the dispute procedures and have received the results of an investigation, you may be entitled to dispute resolution under Title 2, Business & Commerce Code, Chapter 20, Regulation of Consumer Credit Reporting Agencies, Section 20.08, Consumer's Right To File Action In Court Or Arbitrate Disputes.
- **Washington:** In accordance with Washington statute (Title 19 RCW, Chapter 182), the information on the previous pages explains your rights with regard to the services provided by ChexSystems. The agency responsible for the enforcement of this statute is: Attorney General of Washington, 800 5th Avenue, Suite 2000, Seattle, WA 98104-3188. Statewide toll-free number: 800.551.4636.