

-Begin Credit Report-

Personal Information

**SSN:** XXX-XX-2415  
Your SSN has been masked for your protection.  
**Names Reported:** CAILEY E. FITZGERALD and CAILEY FITZGERALD  
**Addresses Reported:**  
**Address**  
2865 MATCH POINT LN, FRIENDSWOOD, TX 77546-4867  
**Telephone Numbers Reported:**  
(281) 507-3134                      (281) 331-6161

You have been on our files since 03/02/2010  
**Date of Birth:** 02/23/1992  
  
**Date Reported**  
03/01/2010

Account Information

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 key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key**  
Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-ssession	Charge Off	Foreclosure

**Remarks Key**  
Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.  
  
**PDE**    PAYMENT DEFERRED

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.

**AMERICAN EXPRESS #349991682397\*\*\*\***  
PO BOX 981537  
EL PASO, TX 79998  
(800) 874-2717

<b>Date Opened:</b>	07/07/2002	<b>Date Updated:</b>	02/27/2014	<b>Pay Status:</b>	Current; Paid or Paying as
<b>Responsibility:</b>	Authorized Account	<b>Payment Received:</b>	\$0		Agreed
<b>Account Type:</b>	Open Account				
<b>Loan Type:</b>	CREDIT CARD				

**High Balance:** High balance of \$11,241 from 09/2011 to 01/2012; \$10,397 from 02/2012 to 02/2013; \$8,157 from 03/2013 to 05/2013; \$8,157 from 07/2013 to 02/2014



	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Balance	\$6,500	\$6,500	\$6,500	\$6,500	\$5,750	\$5,750	\$5,750	\$5,750	\$5,750	\$5,000
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Balance	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$4,250	\$4,250	\$4,250	\$4,250
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2010	09/2010	08/2010
Rating	OK	OK	OK

FEDLOAN SERVICING #2063584297FD0\*\*\*\*

POB 69184  
HARRISBURG, PA 17106  
(800) 699-2908

Date Opened:	08/23/2010	Date Updated:	02/28/2014	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Agreed
Account Type:	Installment Account				\$0 per month, Deferred
Loan Type:	STUDENT LOAN				

High Balance: High balance of \$3,500 from 09/2011 to 12/2013; \$3,500 from 02/2014 to 02/2014  
Special Payment: Payment deferred until 11/09/2014

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Balance	\$3,500		\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
Scheduled Payment	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE		PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	N/R	OK	OK	OK	OK	OK	OK	OK	OK

	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Balance	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Balance	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2010	09/2010
Rating	OK	OK

FEDLOAN SERVICING #2063584297FD0\*\*\*\*  
 POB 69184  
 HARRISBURG, PA 17106  
 (800) 699-2908

Date Opened:	08/23/2010	Date Updated:	02/28/2014	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0		Agreed
Account Type:	Installment Account			Terms:	\$0 per month, Deferred
Loan Type:	STUDENT LOAN				

High Balance: High balance of \$2,000 from 09/2011 to 12/2013; \$2,000 from 02/2014 to 02/2014  
 Special Payment: Payment deferred until 11/09/2014

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Balance	\$2,000		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Scheduled Payment	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE		PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	N/R	OK	OK	OK	OK	OK	OK	OK	OK

	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Balance	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011
Balance	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2010	09/2010
Rating	OK	OK

FEDLOAN SERVICING #2063584297FD0\*\*\*\*

POB 69184  
HARRISBURG, PA 17106  
(800) 699-2908

Date Opened:	09/13/2011	Date Updated:	02/28/2014	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Agreed
Account Type:	Installment Account				\$0 per month, Deferred
Loan Type:	STUDENT LOAN				

High Balance: High balance of \$2,750 from 10/2011 to 12/2011; \$5,500 from 01/2012 to 12/2013; \$5,500 from 02/2014 to 02/2014  
Special Payment: Payment deferred until 11/09/2014

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Balance	\$5,500		\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500
Scheduled Payment	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE		PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	N/R	OK	OK	OK	OK	OK	OK	OK	OK

	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Balance	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011
Balance	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$2,750	\$2,750	\$2,750
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

FEDLOAN SERVICING #2063584297FD0\*\*\*\*

POB 69184  
HARRISBURG, PA 17106  
(800) 699-2908

Date Opened:	08/20/2012	Date Updated:	02/28/2014	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Agreed
Account Type:	Installment Account				\$0 per month, Deferred
Loan Type:	STUDENT LOAN				

High Balance: High balance of \$2,750 from 09/2012 to 12/2012; \$5,500 from 01/2013 to 12/2013; \$5,500 from 02/2014 to 02/2014  
Special Payment: Payment deferred until 11/09/2014

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Balance	\$5,500		\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500	\$5,500
Scheduled Payment	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE		PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	N/R	OK	OK	OK	OK	OK	OK	OK	OK

	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012
Balance	\$5,500	\$5,500	\$5,500	\$5,500	\$2,750	\$2,750	\$2,750	\$2,750
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	OK	OK	OK	OK	OK	OK	OK

FEDLOAN SERVICING #2063584297FD0\*\*\*\*  
POB 69184  
HARRISBURG, PA 17106  
(800) 699-2908

Date Opened:08/20/2012

Responsibility:Individual Account

Account Type:Installment Account

Loan Type:STUDENT LOAN

Date Updated:02/28/2014

Payment Received:\$0

Pay Status:Current; Paid or Paying as Agreed

Terms:\$0 per month, Deferred

High Balance: High balance of \$1,000 from 09/2012 to 12/2012; \$2,000 from 01/2013 to 12/2013; \$2,000 from 02/2014 to 02/2014  
Special Payment: Payment deferred until 11/09/2014

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Balance	\$2,000		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Scheduled Payment	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE		PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	N/R	OK	OK	OK	OK	OK	OK	OK	OK

	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012
Balance	\$2,000	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000	\$1,000	\$1,000
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks	PDE	PDE	PDE	PDE	PDE	PDE	PDE	PDE
Rating	OK	OK	OK	OK	OK	OK	OK	OK

FEDLOAN SERVICING #2063584297FD0\*\*\*\*  
POB 69184  
HARRISBURG, PA 17106  
(800) 699-2908

Date Opened:08/19/2013

Responsibility:Individual Account

Account Type:Installment Account

Loan Type:STUDENT LOAN

Date Updated:02/28/2014

Payment Received:\$0

Pay Status:Current; Paid or Paying as Agreed

Terms:\$0 per month, Deferred

High Balance: High balance of \$342 from 09/2013 to 12/2013; \$683 from 02/2014 to 02/2014  
Special Payment: Payment deferred until 11/09/2014

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013
Balance	\$683		\$342	\$342	\$342	\$342
Scheduled Payment	\$0		\$0	\$0	\$0	\$0
Amount Paid	\$0		\$0	\$0	\$0	\$0
Past Due	\$0		\$0	\$0	\$0	\$0
Remarks	PDE		PDE	PDE	PDE	PDE
Rating	OK	N/R	OK	OK	OK	OK

FEDLOAN SERVICING #2063584297FD0\*\*\*\*  
POB 69184  
HARRISBURG, PA 17106  
(800) 699-2908

Date Opened:08/19/2013

Responsibility:Individual Account

Account Type:Installment Account

Loan Type:STUDENT LOAN

Date Updated:02/28/2014

Payment Received:\$0

Pay Status:Current; Paid or Paying as Agreed

Terms:\$0 per month, Deferred

High Balance: High balance of \$1,750 from 09/2013 to 12/2013; \$3,500 from 02/2014 to 02/2014  
Special Payment: Payment deferred until 11/09/2014

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013
Balance	\$3,500		\$1,750	\$1,750	\$1,750	\$1,750
Scheduled Payment	\$0		\$0	\$0	\$0	\$0
Amount Paid	\$0		\$0	\$0	\$0	\$0
Past Due	\$0		\$0	\$0	\$0	\$0
Remarks	PDE		PDE	PDE	PDE	PDE
Rating	OK	N/R	OK	OK	OK	OK

FEDLOAN SERVICING #2063584297FD0\*\*\*\*  
POB 69184  
HARRISBURG, PA 17106  
(800) 699-2908

Date Opened:08/19/2013

Responsibility:Individual Account

Account Type:Installment Account

Loan Type:STUDENT LOAN

Date Updated:02/28/2014

Payment Received:\$0

Pay Status:Current; Paid or Paying as Agreed

Terms:\$0 per month, Deferred

High Balance: High balance of \$1,659 from 09/2013 to 12/2013; \$3,317 from 02/2014 to 02/2014  
Special Payment: Payment deferred until 11/09/2014

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013
Balance	\$3,317		\$1,659	\$1,659	\$1,659	\$1,659
Scheduled Payment	\$0		\$0	\$0	\$0	\$0
Amount Paid	\$0		\$0	\$0	\$0	\$0
Past Due	\$0		\$0	\$0	\$0	\$0
Remarks	PDE		PDE	PDE	PDE	PDE
Rating	OK	N/R	OK	OK	OK	OK

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.

FIRST USA  
800 BROOKSEDGE BLVD  
WESTERVILLE, OH 43081-2822  
Phone number not available

Requested On: 12/03/2013, 10/31/2013

GE MONEY  
4246 SOUTH RIVERBOAT RD  
SALT LAKE CITY, UT 84123  
(866) 423-3796

Requested On: 06/26/2013, 05/29/2013, 04/24/2013



## TXU ENERGY SERVICES

6555 SIERRA DR  
IRVING, TX 75309  
Phone number not available

Requested On: 04/15/2013

-End of Credit Report-

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

**Online:**

To report an inaccuracy, please visit: [dispute.transunion.com](http://dispute.transunion.com)

For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com)

**By Mail:**

TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19022-2000

**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).***

## Consumer Rights

*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://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). 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 Street N.W., 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 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](http://www.consumerfinance.gov/learnmore) for 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](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.

**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 1-888-567-8688 (888-5OPTOUT).

**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](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.	Bureau of Consumer Financial Protection 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:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11

	Kansas City, MO 64106
d. Federal credit unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 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 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. 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 1-877-382-4357

## Information Regarding State Laws

### Texas Residents

As of September 1, 2003 you have the right to place a security alert in your consumer file, which will warn anyone who receives information in your consumer file that your identity may have been used without your consent and that recipients of your consumer file information are advised to verify your identity prior to issuing credit. The security alert may prevent credit, loans, and services from being approved in your name without your consent. The security alert may delay or interfere with the timely approval of any subsequent request or application you make that involves access to your credit information such as a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, and an extension of credit at point of sale. The security alert will remain on your consumer file for not less than 45 days after the date the security alert is placed on your file. You have the right to obtain a free copy of your consumer file every 45 days while the security alert is in effect. A security alert may be requested by calling 800 680-7289 or it may be requested in writing by sending a request to TransUnion Security Alert, Post Office Box 2000, Chester PA 19022.

As of September 1, 2003 you have the right to place a security freeze on your consumer file, which will prohibit a consumer credit reporting agency from releasing any information in your consumer file without your express authorization. However your consumer file can be released without your express authorization if the intended use is one of those specified by Texas law as being exempt from security freezes. A security freeze must be requested in writing. A security freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make that involves access to your consumer file such as a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, and an extension of credit at point of sale. When you place a security freeze on your consumer file, you will be provided a personal identifier to use if you choose to remove the freeze or authorize the release of your consumer file. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following

- 1) The personal identifier
- 2) Proper identification to verify your identity
- 3) The period of time for which your consumer file shall be available and/or the proper information regarding the third party who is to receive your consumer file.

As of September 1, 2007 a consumer reporting agency may charge a Texas consumer who is not a victim of identity theft a fee not to exceed

\$10.00 for each request to place, remove, or temporarily lift a security freeze on his or her consumer file. A fee not to exceed \$12.00 may be charged for temporarily lifting a security freeze for an identified requester. On January 1 of each year the security freeze fee may be increased. The increase, if any, must be based proportionally on changes to the Consumer Price Index for All Urban Consumers as determined by the United States Department of Labor with fractional changes rounded to the nearest 50 cents.

You have the following rights to file action in court or arbitrate disputes:

- An action to enforce an obligation of a consumer reporting agency to a consumer under the Texas Regulation of Consumer Credit Reporting Agencies (Texas Business and Commerce Code Chapter 20) may be brought in court as provided by the FCRA, as amended, or, if agreed to by both parties, may be submitted to binding arbitration after you have followed all dispute procedures in Section 20.06 and have received the notice specified in Section 20.06(f) in the manner provided by the rules of the American Arbitration Association.
- A decision rendered by an arbitrator does not affect the validity of an obligation or debt owed by the consumer to any party.
- A prevailing party in an action or arbitration proceeding shall be compensated for the party's attorney fees and costs of the proceeding as determined by the court or arbitration.
- A consumer may not submit to arbitration more than one action against a particular consumer reporting agency during any 120-day period.
- The results of an arbitration action brought against a consumer reporting agency doing business in Texas shall be communicated in a timely manner to other consumer reporting agencies doing business in Texas.