

[www.federalreserve.gov](http://www.federalreserve.gov), or the Federal Trade Commission's web site at [www.ftc.gov](http://www.ftc.gov).

For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at **How can you get more information?**

On the web: Visit [www.edunifax.com](http://www.edunifax.com)

By mail: Mail your written request to:

Atlanta, GA 30341

P.O. Box 140541

By telephone: Call toll-free: (800) 882-1111

notice. To obtain your free report[s], contact Edunifax

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 **How can you obtain a copy of your credit report?**

It is a good idea to check your credit report[s] to make sure the information [it contains/they contain] is accurate.

reporting agencies] from which we obtained your credit report[s].

If you find mistakes on your credit report[s], contact Edunifax, which [is/are] the [consumer reporting agency/consumer

You have a right to dispute any inaccurate information in your credit report[s].

**What if there are mistakes in your credit report?**

The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.

Percentage Rate/down payment].

We used information from your credit report[s] to set the terms of the credit we are offering you, such as the [Annual

**How did we use your credit report(s)?**

you owe to creditors.

A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much

**What is a credit report?**

**Your Credit Score and the Price You Pay for Credit**