



## Equifax Credit Report™ for Carey Hinoki

As of: 02/13/2013

Available until: 03/15/2013

Confirmation #:3544731594

Report Does Not Update

Section Title	Section Description
1. <a href="#">Credit Summary</a>	Summary of account activity
2. <a href="#">Account Information</a>	Detailed account information
3. <a href="#">Inquiries</a>	Companies that have requested or viewed your credit information
4. <a href="#">Negative Information</a>	Bankruptcies, liens, garnishments and other judgments
5. <a href="#">Personal Information</a>	Personal data, addresses, employment history
6. <a href="#">Dispute File Information</a>	How to dispute information found on this credit report
7. <a href="#">Summary of Your Rights Under the FCRA</a>	Summary of Your Rights Under the FCRA
8. <a href="#">Remedying the Effects of Identity Theft</a>	Remedying the Effects of Identity Theft
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## Credit Summary

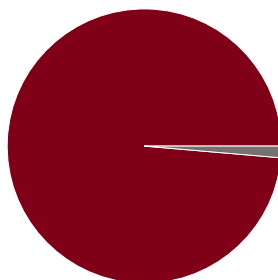
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

## Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
<a href="#">Mortgage</a>	1	\$175,128	\$0	\$185,250	95 %	\$1,149	1
<a href="#">Installment</a>	0	\$0	N/A	N/A	N/A	\$0	0
<a href="#">Revolving</a>	3	\$2,420	\$9,580	\$12,000	20 %	\$55	2
<a href="#">Other</a>	0	\$0	N/A	N/A	N/A	\$0	0
Total	4	\$177,548	\$9,580	\$197,250	90 %	\$1,204	3

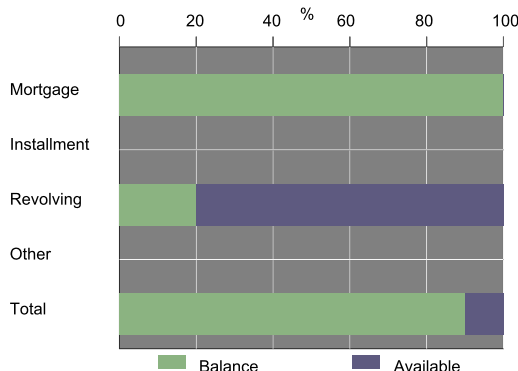
## Debt by Account Type



- Mortgage-99%
- Revolving-1%
- Installment-0%
- Other-0%

NOTE: Total may not equal 100% due to rounding

## Debt to Credit Ratio by Account Type



## Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History

2008 Years, 4 Months

Average Account Age  
Oldest Account  
Most Recent Account

5 Years, 10 Months  
WELLS FARGO CARD SER (Opened 10/01/2004)  
GMAC MORTGAGE (Opened 12/08/2010)

## Inquiries - Requests for your Credit History

Numerous inquires on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

[Inquiries in the Last 2 Years](#)  
Most Recent Inquiry

0  
N/A

## Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

[Public Records](#)  
[Negative Accounts](#)  
[Collections](#)

0  
0  
0

## Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

## Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
GMAC MORTGAGE	60295XXXX	12/08/2010	\$175,128	12/31/2012		PAYS AS AGREED	

### GMAC MORTGAGE

PO Box 4622  
Waterloo , IA-507044622  
(319) 236-5400

Account Number:	60295XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 185,250
Type of Account :	Mortgage	Credit Limit:	
Term Duration:	30 Years	Terms Frequency:	Monthly (due every month)
Date Opened:	12/08/2010	Balance:	\$ 175,128
Date Reported:	12/31/2012	Amount Past Due:	
Date of Last Payment:	12/2012	Actual Payment Amount:	\$ 1,150
Scheduled Payment Amount:	\$ 1,149	Date of Last Activity:	12/2012
Date Major Delinquency First Reported:		Months Reviewed:	24
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	

Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	N/A		
Comments:	Fannie Mae account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*	*	*	*	*	*	*	*	*	*	*	
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010												*

# Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

## Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
AMERICAN HONDA FINAN	11635XXXX	03/01/2009	\$0	05/01/2011		PAYS AS AGREED	

AMERICAN HONDA FINANCE

1220 OLD ALPHARETTA ROAD  
SUITE 350  
ALPHARETTA , GA-30005  
(800) 532-8126

Account Number:	11635XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 2,396
Type of Account :	Installment	Credit Limit:	
Term Duration:	24 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	03/01/2009	Balance:	\$ 0
Date Reported:	05/01/2011	Amount Past Due:	
Date of Last Payment:	03/2011	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 104	Date of Last Activity:	03/2011
Date Major Delinquency First Reported:		Months Reviewed:	25
Creditor Classification:		Activity Description:	Paid and Closed

Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	03/2011	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:	Fixed rate		

#### 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*								
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009			*	*	*	*	*	*	*	*	*	*

TOYOTA MOTOR CREDIT 7040026429308XXXX 02/01/2008 \$0 01/01/2011 PAYS AS AGREED

#### TOYOTA MOTOR LEASING

5005 N River Blvd NE  
Cedar Rapids , IA-524116634

Account Number:	7040026429308XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Co-maker	High Credit:	\$ 4,499
Type of Account :	Installment	Credit Limit:	
Term Duration:	36 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	02/01/2008	Balance:	\$ 0
Date Reported:	01/01/2011	Amount Past Due:	
Date of Last Payment:	01/2011	Actual Payment Amount:	\$ 111
Scheduled Payment Amount:	\$ 138	Date of Last Activity:	01/2011
Date Major Delinquency First Reported:		Months Reviewed:	35
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	01/2011	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008		*	*	*	*	*	*	*	*	*	*	*

Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
CAPITAL ONE	515625007876XXXX	10/14/2006	\$1,030	02/08/2013		PAYS AS AGREED	\$4,000

CAPITAL ONE

PO Box 30253  
Salt Lake City , UT-841300253  
(800) 477-6000

Account Number:	515625007876XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 2,903
Type of Account :	Revolving	Credit Limit:	\$ 4,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/14/2006	Balance:	\$ 1,030
Date Reported:	02/08/2013	Amount Past Due:	
Date of Last Payment:	02/2013	Actual Payment Amount:	\$ 4,300
Scheduled Payment Amount:	\$ 15	Date of Last Activity:	02/2013
Date Major Delinquency First Reported:		Months Reviewed:	40
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*											
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006										*	*	*

CAPITAL ONE BANK USA 546630767542XXXX03/13/2009\$1,39002/02/2013PAYS AS AGREED\$5,000

CAPITAL ONE

PO Box 30281  
Salt Lake City , UT-841300281

Account Number:	546630767542XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 1,822
Type of Account :	Revolving	Credit Limit:	\$ 5,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/13/2009	Balance:	\$ 1,390
Date Reported:	02/02/2013	Amount Past Due:	
Date of Last Payment:	07/2012	Actual Payment Amount:	\$ 394
Scheduled Payment Amount:	\$ 25	Date of Last Activity:	02/2013
Date Major Delinquency First Reported:		Months Reviewed:	46
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Flexible Spending Credit Card
Date of First Delinquency:	N/A		
Comments:			

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*											
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009			*	*	*	*	*	*	*	*	*	*

HSBC BANK                      515625000034XXXX                      10/01/2006                      07/01/2011                      PAYS AS AGREED                      \$3,000

## CAPITAL ONE

PO Box 5253  
Carol Stream , IL-60197  
(800) 477-6000

Account Number:	515625000034XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 2,373
Type of Account :	Revolving	Credit Limit:	\$ 3,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/01/2006	Balance:	
Date Reported:	07/01/2011	Amount Past Due:	
Date of Last Payment:	06/2011	Actual Payment Amount:	\$ 2,153
Scheduled Payment Amount:	\$ 15	Date of Last Activity:	07/2011
Date Major Delinquency First Reported:		Months Reviewed:	57
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*						

2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006										*	*	*

## Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
CITICARDS CBNA	412800341789XXXX	11/01/2004	\$0	11/01/2008		PAYS AS AGREED	\$3,000

### CITICARDS CBNA

PO Box 6241  
Ibs Cdv Disputes  
Sioux Falls , SD-571176241

Account Number:	412800341789XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	\$ 3,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	11/01/2004	Balance:	\$ 0
Date Reported:	11/01/2008	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	48
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	10/2008	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

### 81-Month Payment History

No 81-Month Payment Data available for display.
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CITICARDS CBNA

542418060215XXXX

11/01/2004 \$0

09/01/2006

PAYS AS  
AGREED

## CITICARDS CBNA

PO Box 6241  
lbs Cdv Disputes  
Sioux Falls , SD-571176241  
(800) 950-5114

Account Number:	542418060215XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	11/01/2004	Balance:	\$ 0
Date Reported:	09/01/2006	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	21
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

## 81-Month Payment History

No 81-Month Payment Data available for display.

WELLS FARGO CARD  
SER

446540001728XXXX

10/01/2004 \$0

01/01/2008

PAYS AS  
AGREED \$800

## WELLS FARGO CARD SERVICES

Crdt Buru Dispute Resoluti  
PO Box 14517  
Des Moines , IA-503063517  
(800) 642-4720

Account Number:	446540001728XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 0

Type of Account :	Revolving	Credit Limit:	\$ 800
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/01/2004	Balance:	\$ 0
Date Reported:	01/01/2008	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	38
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	02/2007	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

No 81-Month Payment Data available for display.
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## Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

You have no accounts classified as "Other" on file

## Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	CO

## Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquires - those that may impact your credit rating and those that do not.

### Inquiries that do not impact your credit rating

These inquires include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
PRM-AMERICAN EXPRESS	01/29/13, 01/23/13, 12/18/12, 11/09/12, 10/24/12, 09/18/12, 08/20/12, 07/16/12, 05/03/12, 03/22/12, 02/29/12

AR-CAPITAL ONE	01/22/13
AR-Capital One	08/15/12
PRM-CITI CARDS CBNA	12/04/12, 10/30/12, 10/04/12, 09/06/12, 08/02/12, 07/05/12, 05/31/12, 05/03/12, 04/05/12, 03/01/12
EQUIFAX	02/13/13
PRM-HOUSEHOLD CARD SERV	01/18/13
AR-Capital One	11/16/12

Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance.(PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.(AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.(PR inquiries remain for 12 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors.(ND inquiries remain for 24 months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit file containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

## Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

**You have no negative accounts on file.**

## Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

**You have no Collections on file.**

## Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

**You have no Public Records on file**

## Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

**Name:**Carey Hinoki  
**Social Security Number:**618-12-4601  
**Age or Date of Birth:**May 23, 1985

## Address Information

Current/Previous	Street Address	Date Reported
Current	645 PACIFIC AVE UNIT 410LONG BEACH,CA,90802	Last Reported 02/09/2013
Former Address1	15061 MIDCREST DRWHITTIER,CA,90604	Last Reported 05/09/2011

## Other Identification

You have no other identification on file.

## Employment History

You have no Employment History on file.

## Alert(s)

You have no Alerts on file.

## Consumer Statement

You have no Consumer Statement on file.

## Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

## How to order your score by phone

By law, you are entitled to obtain your credit score. There is a fee of \$7.95 to obtain your credit score from Equifax Information Services . To request your credit score, please contact:

Equifax Information Services LLC  
P.O. Box 105167  
Atlanta, GA 30348  
or call  
1-877-SCORE-11

If you are in the process of obtaining a mortgage, you may be entitled to free credit score information. Contact the person making or arranging your loan for further information.

## 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,**

- **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 file;
  - you are the victim of identify 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 file 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 file 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 file.** 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 1-888-5-OPTOUT (1-888-567-8688).
- **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. Federal enforcers are:**

TYPE OF BUSINESS:	CONTACT:
<b>1.a.</b> Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	<b>a.</b> Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006
<b>b.</b> Such affiliates that are not banks, savings associations, or credit unions	<b>b.</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
<b>2.</b> To the extent not included in item 1 above: <b>a.</b> National banks, federal savings associations, and federal branches and federal agencies of foreign banks	<b>a.</b> Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
<b>b.</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	<b>b.</b> Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480

section 25 or 25A of the Federal Reserve Act	
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 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 Department of Transportation 400 Seventh Street SW Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	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 St NE 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 (877) 382-4357

## Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit [www.consumerfinance.gov](http://www.consumerfinance.gov) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the 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 ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
  - Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven 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](http://www.consumerfinance.gov).
2. **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 the 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.ftc.gov/credit](http://www.ftc.gov/credit).
3. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records 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.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
4. **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.

5. **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.
6. **You also may 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.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or write to the FTC. 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.ftc.gov/credit](http://www.ftc.gov/credit).

## Your Rights Under State Law

### STATE OF CALIFORNIA – Consumer Credit Reporting Agencies Act

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8.00). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to place a "security alert" in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent. Recipients of your credit report are required to take reasonable steps, including contacting you at the telephone number you may provide with your security alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The security alert may prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that taking advantage of this right may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or cellular phone or other new account, including an extension of credit at point of sale. If you place a security alert on your credit report, you have a right to obtain a free copy of your credit report at the time the 90-day security alert period expires. A security alert may be requested by calling the following toll-free telephone number: 1-800-525-6285. California consumers also have the right to obtain a "security freeze."

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by mail. 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 cellular phone or other new account, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party or period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

(1) The personal identification number or password.

(2) Proper identification to verify your identity.

The proper information regarding the third party who is to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply when you have an existing account and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

A consumer credit reporting agency may not charge a fee to a consumer for placing or removing a security freeze if the consumer is a victim of identity theft and submits a copy of a valid police report or valid Department of Motor Vehicles investigative report. A person 65 years of age or older with proper identification shall not be charged a fee for placing an initial security freeze, but may be charged a fee of no more than five dollars (\$5) for lifting, removing, or replacing a security freeze. All other consumers may be charged a fee of no more than \$10.00 for each of these steps.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.

You have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.

To place a security freeze on your Equifax credit report, send your request via mail to:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Or, you may contact us on the web at [equifax.com](http://equifax.com) or call 800-685-1111.

The fee to place a security freeze on your credit report is \$10.00. If you are a victim of identity theft and you submit a copy of a valid police report or valid Department of Motor Vehicles investigative report that alleges a violation of Section 530.5 of the Penal Code or you are age 65 or older, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Please call 800-685-1111 to learn more about placing a security freeze on your credit report.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or specific period of time.

If you have requested the credit file and not the credit score, you may request and obtain a credit score.

The charge for the credit score is \$7.95. To obtain a credit score from Equifax call 800-685-1111.



You may also mail your request to:

Equifax  
P.O. Box 105379 Atlanta,  
GA 30348-5379

Using any other address may delay the processing of your request. The credit score is \$7.95. Please enclose a check for \$7.95 payable to Equifax Information Services LLC with your request. Also include your complete name, complete address, social security number and date of birth.

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Equifax offers you personal credit products that enlighten, enable and empower you. Whether you are managing your credit, protecting your identity or preparing for a major purchase, Equifax offers the tools you need to make the smartest choices possible. For more information visit [www.Equifax.com](http://www.Equifax.com).