

## Online Personal Credit Report

### What if I want to dispute an item in my report?

Review each section of your credit report. Visit [experian.com/disputes](https://experian.com/disputes) to start or check the status of your dispute.

#### Report Summary:

- There are 5 potentially negative items in your report.
- You have 1 accounts in good standing in your report.

Experian credit report prepared for  
**MIGUEL A RIVERA SANTIAGO**  
Report date: **April 08, 2015**  
Your report number is

**4017-7221-82**

#### Your Credit Report:

- Potentially negative items
- Accounts in good standing
- Requests for your credit history
- Personal information
- Important message from Experian
- Contact us
- Know your rights

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider." Consumer statements included on your report at your request that contain medical information are disclosed to others.

## Contact us

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### Need to view your report online again?

You can view this report online at [experian.com/view](https://experian.com/view)

### See incorrect information on your report?

If you have reviewed your credit report and you believe there are inaccuracies, the fastest way to resolve the errors is to dispute online.

Dispute this report online at [experian.com/disputereport](https://experian.com/disputereport)

### Already requested a dispute?

See the status of your dispute at [experian.com/checkstatus](https://experian.com/checkstatus)

You may also contact us by mail at:

NCAC

P.O. Box 9701

Allen, TX 75013

For more information about disputing by mail, visit [experian.com/disputebymail](https://experian.com/disputebymail)

Or, by phone at:

1 800 493 1058

Monday through Friday, 9 am to 5 pm in your time zone.

You may also submit additional relevant information or supporting documentation for your disputes electronically at [experian.com/upload](https://experian.com/upload)

**Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing.**

## Potentially Negative Items or items for further review

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This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years. Unpaid tax liens may remain for up to 10 years from the filing date. Paid tax liens may remain for up to seven years from the filing date. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

### Payment history legend

OK	Current/Terms of agreement met	VS	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PBC	Paid by creditor
90	Account 90 days past due	IC	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

## Credit Items

For your protection, the last few digits of your account numbers do not display.

### COOP A/C SAN RAFAEL

**Address:**

1 RAFAEL RODRIGUEZ CANAL AVILA  
QUEBRADILLAS, PR 00678  
(787) 895-2050

**Account Number:**

3265800....

**Address Identification Number:**

0006757003

**Status:** Account charged off. \$3,546 written off. \$1,457 past due as of Mar 2015.

**Status Details:** This account is scheduled to continue on record until Jan 2020.

**Date Opened:**

01/2012

**Type:**

Unsecured

**Credit Limit/Original Amount:**

\$5,003

**Reported Since:**

02/2012

**Terms:**

59 Months

**High Balance:**

NA

**Date of Status:**

03/2014

**Monthly Payment:**

\$0

**Recent Balance:**

\$3,546 as of 03/2015

**Last Reported:**

03/2015

**Responsibility:**

Individual

**Recent Payment:**

\$112

**Payment History:**

2015												2014							2013						
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	MAR	FEB	JAN	DEC	NOV	OCT	SEP
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	180	180	180	180	180	180	180	180	180	180	180	180	180
2012												2011							2010						
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	AUG	JUL	JUN	MAY	APR	MAR	FEB
150	120	90	60	30	OK	OK	OK	OK	OK	ND	OK	OK	OK	OK	ND	OK	ND	OK	OK	OK	OK	OK	ND	OK	OK

**Account History:**

Charge Off as of Mar 2014 to Mar 2015

180 days past due as of Sep 2013 to Feb 2014

150 days past due as of Aug 2013

120 days past due as of Jul 2013

90 days past due as of Jun 2013

60 days past due as of May 2013

30 days past due as of Apr 2013

**Balance History** - The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Feb 2015: \$3,546 / March 31, 2014 / no data / \$112

Jan 2015: \$3,546 / March 31, 2014 / no data / \$112

Dec 2014: \$3,546 / March 31, 2014 / no data / \$112

Nov 2014: \$3,546 / March 31, 2014 / no data / \$112

Oct 2014: \$3,546 / March 31, 2014 / no data / \$112

Sep 2014: \$3,546 / March 31, 2014 / no data / \$112

Aug 2014: \$3,546 / March 31, 2014 / no data / \$112

Jul 2014: \$3,546 / March 31, 2014 / no data / \$112

Jun 2014: \$3,546 / March 31, 2014 / no data / \$112

May 2014: \$3,546 / March 31, 2014 / no data / \$112

Apr 2014: \$3,546 / March 31, 2014 / no data / \$112

Mar 2014: \$3,546 / March 6, 2013 / no data / \$112

Feb 2014: \$4,095 / March 6, 2013 / \$112 / \$112

Jan 2014: \$4,095 / March 6, 2013 / \$112 / \$112

Dec 2013: \$4,095 / March 6, 2013 / \$112 / \$112

Nov 2013: \$4,095 / March 6, 2013 / \$112 / \$112

Oct 2013: \$4,095 / March 6, 2013 / \$112 / \$112

Sep 2013: \$4,095 / March 6, 2013 / \$112 / \$112

Aug 2013: \$4,095 / March 6, 2013 / \$112 / \$112

Jul 2013: \$4,095 / March 6, 2013 / \$112 / \$112

Jun 2013: \$4,095 / March 6, 2013 / \$112 / \$112

May 2013: \$4,095 / March 6, 2013 / \$112 / \$112

Apr 2013: \$4,092 / March 6, 2013 / \$112 / \$112

The original amount of this account was \$5,003

**MIDLAND FUNDING****Address:**

8875 AERO DR STE 200  
SAN DIEGO, CA 92123  
(877) 240-2377

**Account Number:**

856300....

**Original Creditor:**

SANTANDER FINANCIAL SERVICES

**Address Identification Number:**

0006757003

**Status:** Collection account. \$4,153 past due as of Mar 2015.

**Status Details:** This account is scheduled to continue on record until May 2020.

**Date Opened:**

03/2014

**Type:**

Debt Buyer

**Credit Limit/Original Amount:**

\$4,153

**Reported Since:**

08/2014

**Terms:**

1 Months

**High Balance:**

NA

**Date of Status:**

08/2014

**Monthly Payment:**

\$0

**Recent Balance:**

\$4,153 as of 03/2015

**Last Reported:**

03/2015

**Responsibility:**

Individual

**Recent Payment:**

\$0

**Payment History:**

2015								2014
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	
C	C	C	C	C	C	C	C	

**Account History:**

Collection as of Aug 2014 to Mar 2015

**Balance History** - The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Feb 2015: \$4,153 / no data / no data / no data

Jan 2015: \$4,153 / no data / no data / no data

Dec 2014: \$4,153 / no data / no data / no data

Nov 2014: \$4,153 / no data / no data / no data

Oct 2014: \$4,153 / no data / no data / no data

Sep 2014: \$4,153 / no data / no data / no data

Aug 2014: \$4,153 / no data / no data / no data

The original amount of this account was \$4,153

**RELIABLE FINANCIAL SERVI****Address:**

4143 121ST ST  
URBANDALE, IA 50323  
No phone number available

**Account Number:**

24718496....

**Address Identification Number:**

0006757003

**Status:** Paid, Closed.

**Date Opened:**

10/2011

**Type:**

Auto Loan

**Credit Limit/Original Amount:**

\$9,800

**Reported Since:**

12/2011

**Terms:**

54 Months

**High Balance:**

NA

**Date of Status:**

08/2012

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

08/2012

**Responsibility:**

Individual

**Recent Payment:**

NA

**Payment History:**

2012									2011
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	
60	ND	ND	ND	30	60	30	30	OK	

**Account History:**

60 days past due as of Aug 2012, Mar 2012

30 days past due as of Apr 2012, Feb 2012, Jan 2012

**RELIABLE FINANCIAL SERVI****Address:**

4143 121ST ST  
URBANDALE, IA 50323  
No phone number available

**Account Number:**

24718791....

**Address Identification Number:**

0006757003

**Status:** Open.

**Status Details:** By Sep 2021, this account is scheduled to go to a positive status.

**Date Opened:**

05/2012

**Type:**

Auto Loan

**Credit Limit/Original Amount:**

\$13,899

**Reported Since:**

06/2012

**Terms:**

60 Months

**High Balance:**

NA

**Date of Status:**

01/2015

**Monthly Payment:**

\$360

**Recent Balance:**

\$10,116 as of 02/2015

**Last Reported:**

02/2015

**Responsibility:**

Individual

**Recent Payment:**

\$360

**Payment History:**

2015															2014									2013								
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG														
OK	OK	30	OK	30	30	30	30	30	30	30	OK	OK	30	30	30	30	OK	OK														
														2012																		
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN																			
30	OK	OK	30	OK	OK	30	OK	OK	OK	OK	30	30	OK																			

**Account History:**

30 days past due as of Dec 2014, Apr 2014 to Oct 2014, Oct 2013 to Jan 2014, Jul 2013, Apr 2013, Jan 2013, Aug 2012, Jul 2012

**Balance History** - The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Jan 2015: \$10,494 / January 16, 2015 / \$360 / \$360  
 Dec 2014: \$10,854 / December 6, 2014 / \$360 / \$360  
 Nov 2014: \$11,214 / November 26, 2014 / \$360 / \$360  
 Oct 2014: \$11,574 / October 30, 2014 / \$360 / \$360  
 Sep 2014: \$11,934 / September 15, 2014 / \$360 / \$360  
 Aug 2014: \$12,294 / August 18, 2014 / \$360 / \$360  
 Jul 2014: \$12,600 / July 14, 2014 / \$360 / \$360  
 Jun 2014: \$12,960 / June 27, 2014 / \$360 / \$360  
 May 2014: \$13,320 / May 16, 2014 / \$360 / \$360  
 Apr 2014: \$13,680 / April 11, 2014 / \$360 / \$360  
 Mar 2014: \$14,040 / March 13, 2014 / \$360 / \$360  
 Feb 2014: \$14,400 / February 27, 2014 / \$360 / \$360  
 Jan 2014: \$14,760 / January 29, 2014 / \$360 / \$360  
 Dec 2013: \$15,120 / December 18, 2013 / \$360 / \$720  
 Nov 2013: \$15,840 / October 11, 2013 / \$360 / no data  
 Oct 2013: \$15,840 / October 11, 2013 / \$360 / \$360  
 Sep 2013: \$16,200 / September 12, 2013 / \$360 / \$360  
 Aug 2013: \$16,560 / August 14, 2013 / \$360 / \$360  
 Jul 2013: \$16,920 / July 12, 2013 / \$360 / \$360  
 Jun 2013: \$17,280 / May 29, 2013 / \$360 / no data  
 May 2013: \$17,280 / May 29, 2013 / \$360 / \$720  
 Apr 2013: \$18,000 / March 15, 2013 / \$360 / no data

The original amount of this account was \$13,899

**STELLAR RECOVERY INC****Address:**

1327 HIGHWAY 2 W, SUITE  
100  
KALISPELL, MT 59901  
(800) 954-0226

**Account**

**Number:**  
15659426

**Original Creditor:**

DISH NETWORK

**Address Identification Number:**

0823135476

**Status:** Collection account. \$665 past due as of Mar 2015. **Status Details:** This account is scheduled to continue on record until Sep 2019.

<b>Date Opened:</b> 02/2015	<b>Type:</b> Collection	<b>Credit Limit/Original Amount:</b> \$665
<b>Reported Since:</b> 03/2015	<b>Terms:</b> 1 Months	<b>High Balance:</b> NA
<b>Date of Status:</b> 03/2015	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$665 as of 03/2015
<b>Last Reported:</b> 03/2015	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0

**Payment History:**

2015  
MAR  
C

**Account History:**

Collection as of Mar 2015

## Accounts in Good Standing

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These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

**RELIABLE FINANCIAL SERVI**

**Address:** 4143 121ST ST  
URBANDALE, IA 50323  
*No phone number available*

**Account Number:** 21517814....

**Address Identification Number:**  
0006757003

**Status:** Paid, Closed/Never late. **Status Details:** This account is scheduled to continue on record until Sep 2021.

<b>Date Opened:</b> 09/2010	<b>Type:</b> Auto Loan	<b>Credit Limit/Original Amount:</b> \$3,947
<b>Reported Since:</b> 10/2010	<b>Terms:</b> 36 Months	<b>High Balance:</b> NA
<b>Date of Status:</b> 09/2011	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> NA
<b>Last Reported:</b> 09/2011	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> NA

**Payment History:**

2011												2010
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

## Record of Requests for Your Credit History

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### Inquiries Shared Only With You

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request);
- an end user to complete your mortgage loan application.

These inquiries do not affect your credit score.

## EXPERIAN

**Address:**

PO BOX 2002  
ALLEN TX 75013  
(888) 397-3742

**Date of Request:**

03/21/2014

## Personal Information

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The following information is reported to us by you, your creditors and other sources. Each source may report your personal info differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, we did not list the Social Security number that you provided when you contacted us. If any Social Security number variations were reported to us, only the last four digits of each are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in these numbers may be part of the displayed portion or part of the hidden portion. The names are listed in no particular order and may include variations of your legal name. The Name identification number is how our system identifies the names associated with respective accounts on your credit report. These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

**Names:**

SANTIAGO MIGUEL RIVERA

**Name identification number:** 11298

MIGUEL A RIVERA SANTIAGO

**Name identification number:** 11840

MIGUEL RIVERA SANTIAGO

**Name identification number:** 4916

**Year of birth:**

1987

**Telephone numbers:**

(787) 202-0125 Cellular

**Address:** 933 CALLE MUNOZ RIVERA

PENUELAS, PR 00624-1401

**Address identification number:** 0006757003

**Type of Residence:** Single family

**Geographical Code:** 0-73030010-111-6360

**Address:** RIVERA PUEBLO #933 CALLE MUNOZ

PENUELAS, PR 00624-

**Address identification number:** 0823135476

**Type of Residence:** Apartment complex

**Geographical Code:** 0-00- 0-

**Address:** RA PUEBLO #933 CALLE MU RIVE

PENUELAS, PR 00624-

**Address identification number:** 0791337645

(787) 901-0480 Cellular

**Type of Residence:** Apartment complex

**Geographical Code:** 0-00- 0-

**Address:** MUNOZ PUEBLO #933 CALLE  
PENUELAS, PR 00624-

**Address identification number:** 0783271139

**Type of Residence:** Apartment complex

**Geographical Code:** 0-00- 0-

## Get Your FICO® Score

[back to top](#)

Your free annual credit report does not include your credit score. A credit score is an additional offer that can be purchased. Along with knowing your FICO® score you will learn what factors positively or negatively impact your credit risk and more.

Visit [www.experian.com/score](http://www.experian.com/score) to get your FICO® score.

## Important Message From Experian

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

## Know your rights

### FCRA Rights

Para informacion en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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, D.C. 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 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.

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 5OPTOUT (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. For more information about your federal rights, contact:**

Type of Business:	Contact:
<p><b>1.a.</b> Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p><b>b.</b> Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:</p>	<p><b>a.</b> Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552</p> <p><b>b.</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357</p>
<p><b>2.</b> To the extent not included in item 1 above:</p> <p><b>a.</b> National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p><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</p>	<p><b>a.</b> Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p><b>b.</b> Federal Reserve Consumer Help Center</p>

foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act  <b>c.</b> Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations  <b>d.</b> Federal Credit Unions	PO Box 1200 Minneapolis, MN 55480  <b>c.</b> FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106  <b>d.</b> National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
<b>3.</b> Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
<b>4.</b> Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423
<b>5.</b> Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
<b>6.</b> Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
<b>7.</b> Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
<b>8.</b> 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
<b>9.</b> Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <b>or</b> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

## States Rights

[Notification of rights for Alabama consumers](#)

[Notification of rights for Alaska consumers](#)

[Notification of rights for Arkansas consumers](#)

[Notification of rights for California consumers](#)

[California notice of your rights to request and obtain your credit score](#)

[Notification of rights for Colorado consumers](#)

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