

Online Personal Credit Report

You can review your entire report below and review each section of your report by using the links to the right to take further actions.

Important Note: Print this page or write down your report number and date for future access. To return to your report, visit experian.com/view and enter your report number.



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

Review each section of your credit report and navigate to each section by following the links below.

Report Summary:

- There are 1 potentially negative items in your report. What if I want to dispute an item in my report?
- You have 6 accounts in good standing in your report.
- Check the recent requests for your credit history.
- Check your personal information.
- Check your personal statement.

Experian credit report prepared for
MARCOS E BETANCORT

Report date: **July 28, 2015**

Your report number is

0132-3558-69

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.

To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the [Report Summary](#) page and follow the instructions for disputing.

Need to view your report again or dispute information? Access your report online at www.experian.com/viewreport.

You may also contact us by mail at:

NCAC
P.O. Box 9701
Allen, TX 75013

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.

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

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.

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

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

NA

Comment: Paid through insurance.

[illegible]

150 days past due as of Oct 2011
90 days past due as of Nov 2011
60 days past due as of Dec 2011
30 days past due as of Jan 2012, Mar 2011

SAN JUAN, PR 00918
(787) 724-3659
Address Identification Number:
0431378977

Status: Paid, Closed/Never late.**Status Details:** This account is scheduled to continue on record until May 2021.**Date Opened:** 05/2009
Type: Unsecured**Credit Limit/Original Amount:** \$7,979**Reported Since:** 06/2009
Terms: 48 Months**High Balance:** NA**Date of Status:** 05/2011
Monthly Payment: \$0**Recent Balance:** NA**Last Reported:** 05/2011
Responsibility: Joint with CARLOS E BETANCOURT**Recent Payment:** NA**Payment History:**

2011						2010											2009	
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

OCT	SEP	AUG	JUL	JUN
OK	OK	OK	OK	OK

BANCO POPULAR DE PUERTO**Address:** 209 MUNOZ RIVERA AVE**Account Number:** 1010011805189....SAN JUAN, PR 00918
(787) 724-3659**Address Identification Number:** 0431378977**Status:** Paid, Closed/Never late.**Status Details:** This account is scheduled to continue on record until Mar 2023.**Date Opened:** 08/2011
Type: Unsecured**Credit Limit/Original Amount:** \$12,000**Reported Since:** 08/2011
Terms: 60 Months**High Balance:** NA**Date of Status:** 03/2013
Monthly Payment: \$0**Recent Balance:** NA**Last Reported:** 03/2013
Responsibility: Individual**Recent Payment:** NA**Payment History:**

2013						2012											2011	
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

AUG
OK

BANCO POPULAR DE PUERTO**Address:** 209 MUNOZ RIVERA AVE
SAN JUAN, PR 00918
(787) 724-3659**Account Number:** 1010011805189....**Address Identification Number:** 0431378977**Status:** Open/Never late.**Date Opened:** 01/2015
Type: Unsecured**Credit Limit/Original Amount:** \$26,242**Reported Since:** 01/2015
Terms: 72 Months**High Balance:** NA**Date of Status:** 06/2015
Monthly Payment: \$483**Recent Balance:** \$23,861 as of 06/2015**Last Reported:** 06/2015
Responsibility: Joint with CARLOS E BETANCOURT**Recent Payment:** \$483**Payment History:**

2015
JUN MAY APR MAR FEB JAN
OK OK OK OK OK OK

Balance History - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

May 2015: \$24,504 / April 27, 2015 / \$483 / no data

Apr 2015: \$24,359 / April 27, 2015 / \$483 / \$483

Mar 2015: \$24,608 / March 25, 2015 / \$483 / \$483

Feb 2015: \$24,847 / February 25, 2015 / \$483 / \$483

Jan 2015: \$25,105 / no data / \$483 / no data

The original amount of this account was \$26,242

BANCO POPULAR DE PUERTO RICO**Address:**

209 MUNOZ RIVERA AVE
SAN JUAN, PR 00918
(787) 724-3659

Account Number:

454954593730....

Address Identification Number:

0431378977

Status: Open/Never late.

Date Opened:

05/2009

Reported Since:

06/2009

Date of Status:

07/2015

Last Reported:

07/2015

Type:

Credit card

Terms:

NA

Monthly Payment:

\$25

Responsibility:

Joint with LLAMBIAS CARLOS BETANCOURT

Credit Limit/Original Amount:

\$5,000

High Balance:

\$5,116

Recent Balance:

\$2,507 as of 07/2015

Recent Payment:

\$100

Payment History:

2015					2014														
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2013										2012									
DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
					2011														
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
										2009									
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN			
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			

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

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

Jun 2015: \$1,692 / June 15, 2015 / \$25 / \$100
May 2015: \$1,472 / May 15, 2015 / \$25 / \$220
Apr 2015: \$1,144 / April 13, 2015 / \$25 / \$100
Mar 2015: \$162 / March 16, 2015 / \$25 / \$135
Feb 2015: \$244 / January 26, 2015 / \$25 / \$73
Jan 2015: \$73 / January 20, 2015 / \$73 / \$4,947
Dec 2014: \$4,883 / December 15, 2014 / \$98 / \$100
Nov 2014: \$4,884 / November 17, 2014 / \$98 / \$100
Oct 2014: \$4,845 / October 15, 2014 / \$97 / \$100
Sep 2014: \$4,843 / September 15, 2014 / \$97 / \$140
Aug 2014: \$4,875 / August 15, 2014 / \$98 / \$320
Jul 2014: \$5,116 / June 16, 2014 / \$103 / no data
Jun 2014: \$5,004 / June 16, 2014 / \$101 / \$101
May 2014: \$5,002 / May 12, 2014 / \$101 / \$100
Apr 2014: \$4,978 / April 14, 2014 / \$100 / \$100
Mar 2014: \$4,974 / March 17, 2014 / \$100 / \$100
Feb 2014: \$4,976 / February 18, 2014 / \$100 / \$100
Jan 2014: \$4,978 / January 16, 2014 / \$100 / \$100
Dec 2013: \$4,919 / December 16, 2013 / \$99 / \$150
Nov 2013: \$4,801 / November 12, 2013 / \$97 / \$200
Oct 2013: \$4,717 / October 15, 2013 / \$95 / \$393
Sep 2013: \$4,656 / September 17, 2013 / \$94 / \$144
Aug 2013: \$4,728 / August 15, 2013 / \$95 / \$140
Jul 2013: \$4,756 / June 17, 2013 / \$96 / no data

Between Jul 2013 and Jun 2015, your credit limit/high balance was \$5,000

FEDERAL LOAN SERVICING CREDIT**Address:**

PO BOX 60610
HARRISBURG, PA 17106
(800) 699-2908

Account Number:

556372993FD0....

Address Identification Number:

0431378977

Status: Open/Never late. Deferred, payments begin Oct 2015.

Date Opened:

11/2013

Reported Since:

12/2013

Date of Status:

06/2015

Last Reported:

06/2015

Type:

Education

Terms:

NA

Monthly Payment:

\$0

Responsibility:

Individual

Credit Limit/Original Amount:

\$1,750

High Balance:

NA

Recent Balance:

\$1,750 as of 06/2015

Recent Payment:

\$0

Payment History:

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

Balance History - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

May 2015: \$1,750 / no data / Unknown / no data
 Mar 2015: \$1,750 / no data / Unknown / no data
 Feb 2015: \$1,750 / no data / Unknown / no data
 Jan 2015: \$1,750 / no data / Unknown / no data
 Dec 2014: \$1,750 / no data / Unknown / no data
 Nov 2014: \$1,750 / no data / Unknown / no data
 Oct 2014: \$1,750 / no data / Unknown / no data
 Sep 2014: \$1,750 / no data / Unknown / no data
 Aug 2014: \$1,750 / no data / Unknown / no data
 Jul 2014: \$1,750 / no data / Unknown / no data
 Jun 2014: \$1,750 / no data / Unknown / no data
 May 2014: \$1,750 / no data / Unknown / no data
 Apr 2014: \$1,750 / no data / Unknown / no data
 Mar 2014: \$1,750 / no data / Unknown / no data
 Feb 2014: \$1,750 / no data / Unknown / no data
 Jan 2014: \$1,750 / no data / Unknown / no data
 Dec 2013: \$1,750 / no data / Unknown / no data

The original amount of this account was \$1,750

SNAP-ON CREDIT LLC**Address:**

PO BOX 506
 GURNEE, IL 60031
 (847) 782-7700

Address Identification Number:

0007730335

Status: Open/Never late.

Date Opened:

05/2011

Reported Since:

05/2011

Date of Status:

02/2013

Last Reported:

02/2013

Your Statement:**Account Number:**

40009....

Type:

Secured Loan

Terms:

10 Months

Monthly Payment:

\$1,066

Responsibility:

Individual

Credit Limit/Original Amount:

\$6,848

High Balance:

NA

Recent Balance:

\$5,530 as of 02/2013

Recent Payment:

\$0

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

Payment History:

2013		2012														2011				
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG		
OK	ND	ND	ND	ND	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

JUL	JUN	MAY
OK	OK	OK

Record of Requests for Your Credit History

Inquiries Shared With Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.

The section below lists all of the companies that have requested your credit history as a result of action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

CORELOGIC CREDCO**Address:**

10277 SCRIPPS RANCH BLVD
 SAN DIEGO CA 92131
 (800) 637-2422

Address Identification Number:

0073107199

Date of Request:

07/24/2015

Comments:

Auto loan on behalf of EXECUTIVE MOTORS. This inquiry is scheduled to continue on record until Aug 2017.

GATEWAY ONE LENDING & FINANCE**Address:**

160 N. RIVERVIEW DR SUITE 100
ANAHEIM CA 92808
(888) 810-8740

Date of Request:

07/24/2015

Address Identification Number:

0073107199

Comments:

Unspecified. This inquiry is scheduled to continue on record until Aug 2017.

LEJEUNE AUTO WHOLESALE I**Address:**

709 NW 42ND AVE
MIAMI FL 33126
(305) 642-6757

Date of Request:

07/24/2015

Address Identification Number:

0073107199

Comments:

Auto loan. This inquiry is scheduled to continue on record until Aug 2017.

NOWCOM/AUTO DEAL INC**Address:**

4650 SW 51ST ST STE 713
DAVIE FL 33314
(954) 530-5470

Date of Request:

07/23/2015

Address Identification Number:

0073107199

Comments:

Auto loan. This inquiry is scheduled to continue on record until Aug 2017.

SPACE COAST CREDIT UNION**Address:**

8045 N WICKHAM RD
MELBOURNE FL 32940
(321) 752-2222

Date of Request:

07/20/2015

Address Identification Number:

0073107199

Comments:

Unspecified. This inquiry is scheduled to continue on record until Aug 2017.

CAPITAL ONE AUTO FINANCE**Address:**

3905 N DALLAS PKWY
PLANO TX 75093
(800) 946-0332

Date of Request:

07/19/2015

Address Identification Number:

0073107199

Comments:

Auto loan. This inquiry is scheduled to continue on record until Aug 2017.

CDK/OCEAN MAZDA**Address:**

9675 NW 12TH ST

Date of Request:

07/19/2015

DORAL FL 33172
(786) 464-1100

Address Identification Number:

0073107199

Comments:

Auto loan. This inquiry is scheduled to continue on record until Aug 2017.

BANK OF AMERICA

Address:

PO BOX 982238
EL PASO TX 79998
(800) 421-2110

Address Identification Number:

0073107199

Comments:

Unspecified. This inquiry is scheduled to continue on record until Aug 2017.

Date of Request:

07/02/2015

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.

LEXISNEXIS/INS/P&C

Address:

1000 ALDERMAN DR
ALPHARETTA GA 30005
(866) 323-0932

Comments:

On behalf of INFINITY INS CO for Insurance underwriting

Date of Request:

07/24/2015, 07/19/2015

LEXISNEXIS/INS/P&C

Address:

No phone number available

Comments:

On behalf of INFINITY INS CO for Insurance underwriting

Date of Request:

07/19/2015

LEXISNEXIS/INS/P&C

Address:

No phone number available

Comments:

On behalf of MERCURY INSURANCE GROUP for Insurance underwriting

Date of Request:

07/19/2015

PROGRESSIVE INSURANCE

Address:
6300 WILSON MILLS RD
CLEVELAND OH 44143
No phone number available

Date of Request:
07/03/2015

BK OF AMER

Address:
9000 SOUTHSIDE BLVD BLDG 400
JACKSONVILLE FL 32256
No phone number available

Date of Request:
07/02/2015

BANK OF AMERICA

Address:
PO BOX 982238
EL PASO TX 79998
(800) 421-2110

Date of Request:
07/02/2015

BK OF AMER

Address:
PO BOX 25118
TAMPA FL 33622
(800) 432-1000

Date of Request:
07/02/2015

AMERICAN EXPRESS

Address:
PO BOX 981537
EL PASO TX 79998
(602) 537-8500

Date of Request:
06/17/2015, 05/29/2015, 05/04/2015, 04/04/2015, 03/18/2015, 03/02/2015

AMERICAN EXPRESS

Address:

Date of Request:
03/02/2015

No phone number available

Personal Information

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:
MARCOS E BETANCOURT GONZALEZ

Address: PO BOX 192997
SAN JUAN, PR 00919-2997

Name identification number: 9915

Address identification number: 0431378977

Type of Residence: Post office box

GONZALEZ MARCOS BETANCOURT
Name identification number: 10708

Geographical Code: 0-650010-127-7440

MARCOS E BETANCOURT
Name identification number: 26652

Address: PO BOX 175
 TRUJILLO ALTO, PR 00977-0175
Address identification number: 0007730335
Type of Residence: Post office box

MARCOS BETANCOURT
Name identification number: 30253

Geographical Code: 0-6022310-139-7440
Address: CARR 175 KM 10.8 BO CARAIZO
 TRUJILLO ALTO, PR 00976-
Address identification number: 0685511106
Geographical Code: 0-00- 0-

MARCOS BETANCOURT GONZALEZ
Name identification number: 22505

MARCOS E BETANCOURT GONZ
Name identification number: 20428

Address: 10000 AVE 65 INFANTERIA STE 75 VIL LA CAROLINA
 CAROLINA, PR 00985-5638
Address identification number: 0711415889

MARCOS E GONZA
Name identification number: 30080

Type of Residence: Multifamily
Geographical Code: 0-5080360-31-7440

Year of birth:
 1986

Address: PO BOX 19297
 SAN JUAN, PR 00910-1297
Address identification number: 0007333859

Employers:
 BRAMAN BMW

Type of Residence: Post office box
Geographical Code: 0-230020-127-7440

Telephone numbers:
 (787) 299-9281 Cellular
 (787) 462-9847 Cellular
 (787) 761-3243 Residential

Address: 10263 SW 127TH PL
 MIAMI, FL 33186-2317
Address identification number: 0073107199
Type of Residence: Single family
Geographical Code: 0-1017410-86-5000

Notices:

This address has pertained to a business: 10263 SW 127TH PL MIAMI FL 33186 .
 AMUSEMENT-RECREATION BUSINESS: 10263 SW 127TH PL, MIAMI, FL, 33186 .

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 o escribe 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 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 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.

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 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 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.
- **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.

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:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (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 b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 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 Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW 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

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](#)
[Notification of rights for Connecticut consumers](#)
[Notification of rights for Delaware consumers](#)
[Notification of rights for District of Columbia consumers](#)
[Notification of rights for Florida consumers](#)
[Notification of rights for Georgia consumers](#)
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