

KARLINA BERINGER**Personal & Confidential****Date Generated** Mar 22, 2024**Report Number** 0524-7290-69**At a Glance 6 Accounts****0 Public Records****0 Hard Inquiries****Personal Information****3** Names**2** Addresses**0** Employers**4** Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names**KARLINA R BERINGER**

Name ID #19322

KARLINA BERINGER

Name ID #32338

KARLINA RAY BERINGER

Name ID #26712

Addresses**4757 MIRA VISTA DR
CASTRO VALLEY CA, 94546-1033**Address ID #0190843718
Single family**18618 CREST AVE
CASTRO VALLEY CA, 94546-2730**Address ID #0190848467
Single family

Year of Birth

1990

Phone Numbers

(510) 566-2442

Cellular

(510) 631-9783

Cellular

(510) 303-6838

Cellular

Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

KOHL'S/CAPONE



Account Info

Account Name	KOHL'S/CAPONE
Account Number	639305XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	05/20/2016
Status	Paid, Closed/Never late.
Status Updated	Feb 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$300
Highest Balance	\$0
Terms	-
On Record Until	Feb 2029



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	CLS	—	—	—	—	—	—	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓



Current / Terms met CLS Closed

This account is scheduled to continue on record until Feb 2029.



Contact Info

Address

PO BOX 3115,
MILWAUKEE WI 53201

Phone Number

[\(800\) 564-5740](tel:(800)564-5740)



Comment

Current:

Closed due to inactivity

Previous:

None

MIDLAND CREDIT MANAGEMEN

POTENTIALLY NEGATIVE



Account Info

Account Name

MIDLAND CREDIT MANAGEMEN

Account Number

30227XXXX

Account Type

Debt Buyer

Responsibility

Individual

Date Opened

08/23/2019

Status

Collection account. \$622 past due as of Mar 2024.

Status Updated

Aug 2019

Balance

\$622

Balance Updated	03/09/2024
Recent Payment	-
Monthly Payment	-
Original Balance	\$622
Highest Balance	-
Terms	1 Months
On Record Until	Oct 2025



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	C	C	C	—	—	—	—	—	—	—	—	—
2023	C	C	C	C	C	C	C	C	C	C	C	C
2022	C	C	C	C	C	C	C	C	C	C	C	C
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020	C	C	C	C	C	C	C	C	C	C	C	C

C Collection

Payment history guide

Collection as of Mar 2024, Mar 2024, Feb 2024, Feb 2024, Feb 2024, Feb 2024, Jan 2024, Jan 2024, Jan 2024, Dec 2023, Dec 2023, Dec 2023, Nov 2023, Oct 2023, Oct 2023, Oct 2023, Sep 2023, Sep 2023, Sep 2023, Aug 2023, Aug 2023, Jul 2023, Jul 2023, Jul 2023, Jul 2023, Jul 2023, Jun 2023, Jun 2023, Jun 2023, Jun 2023, May 2023, May 2023, May 2023, Apr 2023, Apr 2023, Apr 2023, Mar 2023, Mar 2023, Feb 2023, Feb 2023, Jan 2023, Jan 2023, Dec 2022, Dec 2022, Nov 2022, Nov 2022, Nov 2022, Nov 2022, Nov 2022, Oct 2022, Oct 2022, Oct 2022, Sep 2022, Sep 2022, Aug 2022, Aug 2022, Aug 2022, Jul 2022, Jul 2022, Jul 2022, Jun 2022, Jun 2022, Jun 2022, Jun 2022, May 2022, Apr 2022, Apr 2022, Apr 2022, Apr 2022, Mar 2022, Mar 2022, Mar 2022, Feb 2022, Feb 2022, Feb 2022, Jan 2022, Jan 2022, Jan 2022, Jan 2022, Dec 2021, Dec 2021, Nov 2021, Nov 2021, Nov 2021, Nov 2021, Oct 2021, Oct 2021, Oct 2021, Sep 2021, Sep 2021, Sep 2021, Sep 2021, Aug 2021, Aug 2021, Aug 2021, Aug 2021, Aug 2021, Jul 2021, Jul 2021, Jul 2021, Jun 2021, Jun 2021, Jun 2021, Jun 2021, May 2021, May 2021, May 2021, May 2021, Apr 2021, Apr 2021, Apr 2021, Apr 2021, Mar 2021, Mar 2021, Mar 2021, Mar 2021, Mar 2021, Feb 2021, Feb 2021, Feb 2021, Feb 2021, Jan 2021, Jan 2021, Jan 2021, Jan 2021, Dec 2020, Dec 2020, Dec 2020, Nov 2020, Nov 2020, Oct 2020, Oct 2020, Sep 2020, Sep 2020, Sep 2020, Aug 2020, Aug 2020, Aug 2020, Aug 2020, Jul 2020, Jul 2020, Jul 2020, Jul 2020, Jul 2020, Jun 2020, Jun 2020, Jun 2020, Jun 2020, May 2020, May 2020, May 2020, May 2020, Apr 2020, Apr 2020, Apr 2020, Mar 2020, Mar 2020, Mar 2020, Mar 2020, Mar 2020, Feb 2020, Feb 2020, Feb 2020, Jan 2020, Jan 2020, Jan 2020, Jan 2020

This account is scheduled to continue on record until Oct 2025.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$622	\$0	\$0

Date	Balance	Scheduled Payment	Paid
Jan 2024	\$622	\$0	\$0
Dec 2023	\$622	\$0	\$0
Nov 2023	\$622	\$0	\$0
Oct 2023	\$622	\$0	\$0
Sep 2023	\$622	\$0	\$0
Aug 2023	\$622	\$0	\$0
Jul 2023	\$622	\$0	\$0
Jun 2023	\$622	\$0	\$0
Jun 2023	\$622	\$0	\$0

Additional info

The original amount of this account was \$622



Historical Info

Original Creditor

CREDIT ONE BANK N.A.



Contact Info

Address

320 E BIG BEAVER RD STE 300,
TROY MI 48083

Phone Number

[\(877\) 822-0381](tel:(877)822-0381)

SELF /ATLANTIC CAPITAL B



Account Info

Account Name

SELF /ATLANTIC CAPITAL B

Account Number

CBA000XXXXXXXXXXXXXX

Account Type

Secured Loan

Responsibility

Individual

Date Opened

10/30/2021

Status

Paid, Closed/Never late.

Status Updated

Oct 2021

Balance

-

Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$520
Highest Balance	-
Terms	24 Months
On Record Until	Oct 2031



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	—	—	—	—	—	—	—	—	—	CLS	—	—

CLS Closed

This account is scheduled to continue on record until Oct 2031.



Contact Info

Address

515 CONGRESS AVE STE 2200,
AUSTIN TX 78701

Phone Number

[\(877\) 833-0999](tel:(877)833-0999)

U.S. DEPARTMENT OF EDUCATION

POTENTIALLY NEGATIVE



Account Info

Account Name	U.S. DEPARTMENT OF EDUCATION
Account Number	5194XXXX
Account Type	Education
Responsibility	Individual
Date Opened	12/12/2019
Status	Open.
Status Updated	Nov 2022
Balance	\$5,584
Balance Updated	03/02/2024
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$5,425
Highest Balance	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	—	—	—	—	—	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	C	C	C	C	C	C	C	C	C	C	✓	✓
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020	—	—	C	C	C	C	C	C	C	C	C	C



Current / Terms met



Collection

Payment history guide

Collection as of Mar 2020 to Oct 2022

By Dec 2025, this account is scheduled to go to a positive status.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$5,566	\$0	\$0
Jan 2024	\$5,547	\$0	\$0
Dec 2023	\$5,527	\$0	\$0
Nov 2023	\$5,509	\$0	\$0
Oct 2023	\$5,492	\$0	\$0
Sep 2023	\$5,486	\$0	\$0
Aug 2023	\$5,486	\$0	\$0
Jul 2023	\$5,486	\$0	\$0
Jun 2023	\$5,486	\$0	\$0
May 2023	\$5,486	\$0	\$0
Apr 2023	\$5,486	\$0	\$0

Date	Balance	Scheduled Payment	Paid
Mar 2023	\$5,486	\$0	\$0
Feb 2023	\$5,486	\$0	\$0
Jan 2023	\$5,486	\$0	\$0
Dec 2022	\$5,486	\$0	\$0
Nov 2022	\$5,486	\$0	\$0
Oct 2022	\$5,486	\$0	\$0
Sep 2022	\$5,486	\$0	\$0
Aug 2022	\$5,486	\$0	\$0
Jul 2022	\$5,486	\$0	\$0
Jun 2022	\$5,486	\$0	\$0
May 2022	\$5,486	\$0	\$0
Apr 2022	\$5,486	\$0	\$0
Mar 2022	\$5,486	\$0	\$0

Additional info

The original amount of this account was \$5,425



Historical Info

Original Creditor

DIRECT LOANS



Contact Info

Address

**61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303**

Phone Number

[\(404\) 974-9490](tel:(404)974-9490)

U.S. DEPARTMENT OF EDUCATION

POTENTIALLY NEGATIVE



Account Info

Account Name	U.S. DEPARTMENT OF EDUCATION
Account Number	5194XXXX
Account Type	Education
Responsibility	Individual
Date Opened	12/12/2019
Status	Open.
Status Updated	Nov 2022
Balance	\$6,377
Balance Updated	03/02/2024
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$6,196
Highest Balance	-
Terms	1 Months

Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	—	—	—	—	—	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	C	C	C	C	C	C	C	C	C	C	✓	✓
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020	—	—	C	C	C	C	C	C	C	C	C	C

✓ Current / Terms met C Collection

Payment history guide

Collection as of Mar 2020 to Oct 2022

By Dec 2025, this account is scheduled to go to a positive status.

Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$6,357	\$0	\$0
Jan 2024	\$6,335	\$0	\$0
Dec 2023	\$6,313	\$0	\$0
Nov 2023	\$6,293	\$0	\$0

Date	Balance	Scheduled Payment	Paid
Oct 2023	\$6,273	\$0	\$0
Sep 2023	\$6,265	\$0	\$0
Aug 2023	\$6,265	\$0	\$0
Jul 2023	\$6,265	\$0	\$0
Jun 2023	\$6,265	\$0	\$0
May 2023	\$6,265	\$0	\$0
Apr 2023	\$6,265	\$0	\$0
Mar 2023	\$6,265	\$0	\$0
Feb 2023	\$6,265	\$0	\$0
Jan 2023	\$6,265	\$0	\$0
Dec 2022	\$6,265	\$0	\$0
Nov 2022	\$6,265	\$0	\$0
Oct 2022	\$6,265	\$0	\$0
Sep 2022	\$6,265	\$0	\$0
Aug 2022	\$6,265	\$0	\$0
Jul 2022	\$6,265	\$0	\$0
Jun 2022	\$6,265	\$0	\$0
May 2022	\$6,265	\$0	\$0
Apr 2022	\$6,265	\$0	\$0
Mar 2022	\$6,265	\$0	\$0

Additional info

The original amount of this account was \$6,196



Historical Info

Original Creditor

DIRECT LOANS



Contact Info

Address

61 FORSYTH ST SW STE 19T40,
ATLANTA GA 30303

Phone Number

[\(404\) 974-9490](tel:(404)974-9490)

WF CRD SVC

POTENTIALLY NEGATIVE



Account Info

Account Name	WF CRD SVC
Account Number	446540XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	07/19/2009
Status	Account charged off. \$1,481 written off. \$1,481 past due as of Mar 2024.
Status Updated	Feb 2018
Balance	\$1,481
Balance Updated	03/19/2024
Recent Payment	-
Monthly Payment	-
Credit Limit	\$1,200
Highest Balance	\$1,481
Terms	-
On Record Until	Oct 2024



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	CO	CO	CO	—	—	—	—	—	—	—	—	—
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	180	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2017	—	—	—	—	—	—	—	✓	✓	✓	✓	ND

✓ Current / Terms met **180** Past due 180 days

CO Charge off ND No data for this period

Payment history guide

Charge Off as of Mar 2024, Feb 2024, Jan 2024, Dec 2023, Nov 2023, Oct 2023, Sep 2023, Aug 2023, Jul 2023, Jun 2023, May 2023, Apr 2023, Mar 2023, Feb 2023, Jan 2023, Dec 2022, Nov 2022, Oct 2022, Sep 2022, Aug 2022, Jul 2022, Jun 2022, May 2022, Apr 2022, Mar 2022, Feb 2022, Jan 2022, Dec 2021, Nov 2021, Oct 2021, Sep 2021, Aug 2021, Jul 2021, Jun 2021, Jan 2018 to May 2021

180 days past due as of Jan 2018

This account is scheduled to continue on record until Oct 2024.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$1,481	\$0	\$0 on 6/5/2017
Jan 2024	\$1,481	\$0	\$0 on 6/5/2017
Dec 2023	\$1,481	\$0	\$0 on 6/5/2017
Nov 2023	\$1,481	\$0	\$0 on 6/5/2017
Oct 2023	\$1,481	\$0	\$0 on 6/5/2017
Sep 2023	\$1,481	\$0	\$0 on 6/5/2017
Aug 2023	\$1,481	\$0	\$0 on 6/5/2017
Jul 2023	\$1,481	\$0	\$0 on 6/5/2017
Jun 2023	\$1,481	\$0	\$0 on 6/5/2017
May 2023	\$1,481	\$0	\$0 on 6/5/2017
Apr 2023	\$1,481	\$0	\$0 on 6/5/2017
Mar 2023	\$1,481	\$0	\$0 on 6/6/2017
Feb 2023	\$1,481	\$0	\$0 on 6/6/2017
Jan 2023	\$1,481	\$0	\$0 on 6/6/2017
Dec 2022	\$1,481	\$0	\$0 on 6/6/2017
Nov 2022	\$1,481	\$0	\$0 on 6/6/2017

Date	Balance	Scheduled Payment	Paid
Oct 2022	\$1,481	\$0	\$0 on 6/6/2017
Sep 2022	\$1,481	\$0	\$0 on 6/6/2017
Aug 2022	\$1,481	\$0	\$0 on 6/6/2017
Jul 2022	\$1,481	\$0	\$0 on 6/6/2017
Jun 2022	\$1,481	\$0	\$0 on 6/6/2017
May 2022	\$1,481	\$0	\$0 on 6/6/2017
Apr 2022	\$1,481	\$0	\$0 on 6/6/2017
Mar 2022	\$1,481	\$0	\$0 on 6/6/2017

Additional info

Between Mar 2022 and Feb 2024, your credit limit/high balance was \$1,200



Contact Info

Address

**PO BOX 393,
MINNEAPOLIS MN 55480**

Phone Number

[\(855\) 854-3502](tel:(855)854-3502)



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

No public records reported.

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

You do not have any hard inquiries

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit score.

**AMERICAN
EXPRESS**

Inquired on
08/08/2023

PO BOX
981537,
EL PASO TX
79998
[\(800\) 874-2717](tel:(800)874-2717)

**AMERICAN
EXPRESS 2**

Inquired on
01/12/2024

PO BOX
981537,
EL PASO TX
79998
[\(800\) 874-2717](tel:(800)874-2717)

**CAPITAL ONE
FINANCIAL**

Inquired on
02/28/2024,
02/27/2024,
02/20/2024,
02/12/2024,
02/05/2024,
01/25/2024,
01/23/2024,
01/16/2024,
01/08/2024,
12/26/2023,
12/20/2023,
12/15/2023,
12/11/2023,
12/05/2023,
11/22/2023,
11/17/2023,
11/09/2023,
11/06/2023,
10/25/2023,
10/24/2023,
10/17/2023,
10/10/2023,
09/28/2023,
09/25/2023,
09/19/2023,
09/12/2023,
09/05/2023,
08/24/2023,
08/21/2023,
08/15/2023,
08/08/2023,
07/26/2023,
07/25/2023,
07/18/2023,
07/11/2023,
06/29/2023,
06/26/2023,
06/16/2023,
06/12/2023 an
d 06/05/2023

**CLARITY/CCB/
TLS/FASTLOAN**

Inquired on
11/14/2023,
10/23/2023 an
d 09/29/2023

3280 N
UNIVERSITY
AVE,
PROVO UT
84604

PO BOX 26625,
RICHMOND VA
23261

[\(804\) 965-8671](tel:(804)965-8671)

**CREDIT ONE
BANK**

Inquired on
01/17/2024,
12/11/2023,
11/14/2023,
10/16/2023,
09/11/2023,
08/13/2023,
07/18/2023,
06/13/2023,
05/16/2023 and
04/08/2023

6801 S
CIMARRON RD,
LAS VEGAS NV
89113

[\(415\) 459-6100](tel:(415)459-6100)

EXPERIAN

Inquired on
03/22/2024

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
03/22/2024

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
03/17/2024,
03/10/2024,
03/03/2024,
02/25/2024,
02/18/2024,
02/11/2024,
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01/28/2024,
01/21/2024,
01/14/2024,
01/07/2024,
12/31/2023,
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08/13/2023,
08/06/2023,
07/09/2023,
07/02/2023,
06/18/2023,
06/11/2023,
06/04/2023,
05/28/2023,
05/21/2023,

05/14/2023,
05/07/2023,
04/30/2023,
04/09/2023 and
04/02/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626
[\(866\) 431-3471](tel:(866)431-3471)

EXPERIAN

Inquired on
08/30/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

**EXPERIAN
CREDITMATCH**

Inquired on
03/19/2024,
03/18/2024,
03/17/2024,
03/16/2024,
03/15/2024,
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02/24/2024,
02/23/2024,
02/22/2024,
02/21/2024,
02/20/2024,
02/19/2024,
02/18/2024,

**FIRST
ADVANTAGE/E
MPLOYMENT**

Inquired on
10/20/2023,
06/29/2023,
04/17/2023 and
04/12/2023

140 FOUNTAIN
PKWY N STE
410,
ST
PETERSBURG
FL 33716
[\(727\) 290-1000](tel:(727)290-1000)

On behalf of
UNITED PARCEL
SERVICE

**PATELCO
CREDIT UNIO**

Inquired on
02/27/2024

3 PARK PL,
DUBLIN CA
94568
[\(800\) 358-8228](tel:(800)358-8228)

02/17/2024,
02/16/2024,
02/15/2024,
02/14/2024,
02/13/2024,
02/12/2024,
02/11/2024,
02/10/2024,
02/09/2024,
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01/03/2024,

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11/15/2023,
11/14/2023,
11/13/2023,
11/12/2023,
11/11/2023,
11/10/2023,
11/09/2023,
11/08/2023,
11/07/2023,
11/06/2023 and
11/05/2023

475 ANTON
BLVD # D4,
COSTA MESA
CA 92626

**PREMIER
BANKCARD INC**

Inquired on
05/10/2023

3820 N LOUISE
AVE,
SIOUX FALLS
SD 57107
[\(800\) 987-5521](tel:8009875521)

Important Messages

Medical Information

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 on your report, but on 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.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You

may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

Contact Experian

Online

Visit Experian.com/dispute to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit Experian.com/help

Phone

Monday - Friday

9am to 5pm

[\(855\) 414-6047](tel:(855)414-6047)

Mail

Experian

PO Box 9701

Allen, TX 75013

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información 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.

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 for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness 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.

Consumers 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 reporting agency from releasing information in your credit report without your express authorization. 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 any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

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:

FOR QUESTIONS OR CONCERNS REGARDING:

- 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:

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,

PLEASE CONTACT:

- a.** Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552
- b.** Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
- a.** Office of the Comptroller of the Currency
Customer Assistance Group
P.O. Box 53570
Houston, TX 77052
- b.** Federal Reserve Consumer Help Center
PO Box 1200

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

Minneapolis, MN 55480

c. Division of Depositor and Consumer Protection
National Center for Consumer and Depositor Assistance
Federal Deposit Insurance Corporation
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Financial Protection
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Assistant General Counsel for
Office of Aviation Consumer Protection
Department of Transportation
1200 New Jersey Avenue SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Public Assistance,
Governmental Affairs, and Compliance
Surface Transportation Board
395 E Street SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and Stockyards Division Regional Office

6. Small Business Investment Companies

Associate Administrator, Office of Capital Access
United States Small Business Administration

409 Third Street SW, Suite 8200
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange
Commission
100 F Street 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

Notification of Rights

- [Notification of Rights for California Consumers](#)
- [Notification of Rights for Colorado Consumers](#)
- [Notification of Rights for Connecticut Consumers](#)
- [Notification of Rights for Maryland Consumers](#)
- [Notification of Rights for Massachusetts Consumers](#)
- [Notification of Rights for Texas Consumers](#)
- [Notification of Rights for Vermont Consumers](#)
- [Notification of Rights for Washington Consumers](#)