

SSN: XXX-XX-7571
Your SSN has been masked for your protection.

You have been on our files since 06/05/2008
Date of Birth: 06/26/1981

Names Reported: PRADHAP GANESAN

Addresses Reported:

Address	Date Reported
1402 ASTOR COMMONS PL APT 204, BRANDON, FL 33511-3735	12/15/2017
9805 NW 52ND ST APT 221, DORAL, FL 33178-6611	06/30/2016
10430 NW 74TH ST UNIT 303, MEDLEY, FL 33178-2460	12/07/2015
1330 SW 104TH PATH APT 104, MIAMI, FL 33174-3843	08/15/2015
9060 NW 8TH ST APT 511, MIAMI, FL 33172-3310	04/13/2015
7785 NW 114TH PATH, MEDLEY, FL 33178-1383	01/02/2014
218 N CHARLES ST APT 2312, BALTIMORE, MD 21201-4074	08/31/2009
218 N CHARLES ST APT 1712, BALTIMORE, MD 21201-4025	11/08/2011
6304 N MACARTHUR BLVD APT 3023, IRVING, TX 75039-6084	06/30/2008
6328 N MACARTHUR BLVD APT 3112, IRVING, TX 75039-6097	05/31/2008

Telephone Numbers Reported:

(201) 744-3434 (201) 741-3434 (443) 825-5793 (646) 945-5894 (201) 682-1998

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key
Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

Remarks Key
Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

AND AFFCTD BY NTRL/DCLRD DISASTR **CBC** ACCOUNT CLOSED BY CONSUMER **CLO** CLOSED

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

BANK OF AMERICA #440066246275****

PO BOX 982238
EL PASO, TX 79998-2235
(800) 421-2110

Date Opened:	01/02/2014	Date Updated:	01/15/2018	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Last Payment Made:	01/05/2018		Agreed
Account Type:	Revolving Account			Terms:	Paid Monthly
Loan Type:	CREDIT CARD			Date Paid:	01/05/2018

High Balance: High balance of \$4,109 from 08/2015 to 12/2015; \$11,396 from 01/2016 to 01/2018
Credit Limit: Credit limit of \$6,000 from 08/2015 to 08/2015; \$12,000 from 09/2015 to 11/2016; \$17,000 from 12/2016 to 01/2018

	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017
Balance	\$0	\$58	\$0	\$2	\$0	\$0	\$1,000	\$3,500	\$4,500	\$5,500
Scheduled Payment		\$25		\$2			\$25	\$35	\$45	\$55
Amount Paid										
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016
Balance	\$6,000	\$7,000	\$8,396	\$9,396	\$9,596	\$9,796	\$9,946	\$10,096	\$10,246	\$10,396
Scheduled Payment	\$60	\$70	\$83	\$93	\$95	\$97	\$99	\$100	\$102	\$103
Amount Paid										
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Balance	\$10,596	\$10,796	\$10,996	\$11,196	\$11,396	\$1,413	\$2,205	\$1,826	\$1,476	\$1,152
Scheduled Payment	\$105	\$107	\$109	\$111	\$113	\$25	\$25	\$25	\$25	\$25
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

CITICARDS CBNA #412800334981****

PO BOX 6241
SIOUX FALLS, SD 57117
(800) 950-5114

Date Opened:	08/26/2014	Date Updated:	01/15/2018	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Last Payment Made:	01/06/2018	Terms:	Agreed
Account Type:	Revolving Account				\$11 per month, paid
Loan Type:	CREDIT CARD				Monthly

High Balance: High balance of \$11,989 from 08/2015 to 01/2018
Credit Limit: Credit limit of \$12,000 from 08/2015 to 01/2018

	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017
Balance	\$11	\$0	\$0	\$0	\$0	\$0	\$0	\$1,523	\$2,023	\$2,511
Scheduled Payment	\$11							\$22	\$30	\$37
Amount Paid										
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks			AND	AND						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016
Balance	\$2,600	\$3,934	\$4,923	\$5,911	\$6,100	\$6,299	\$6,438	\$6,587	\$6,676	\$6,815
Scheduled Payment	\$39	\$59	\$73	\$88	\$91	\$94	\$96	\$98	\$100	\$102
Amount Paid										
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Balance	\$39	\$910	\$618	\$556	\$0	\$6,872	\$7,372	\$7,872	\$8,072	\$8,222
Scheduled Payment	\$20	\$20	\$20	\$20	\$103	\$103	\$110	\$118	\$121	\$123
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2014
Rating	OK

CITICARDS CBNA #542418086478****
 POB 6241
 SIOUX FALLS, SD 57117
 (888) 248-4728

Date Opened:	10/12/2009	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	05/17/2011		Agreed
Account Type:	Revolving Account	Payment Received:	\$0	Terms:	Paid Monthly
Loan Type:	CREDIT CARD	Last Payment Made:	03/14/2011	Date Closed:	08/17/2010
		Credit Limit:	\$5,000	Date Paid:	03/14/2011

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

DIGITAL FED CU #563426****
 220 DONALD LYNCH BLVD
 MARLBOROUGH, MA 01752
 (800) 328-8797 x6881

Date Opened:	12/04/2014	Date Updated:	12/31/2017	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$360		Agreed
Account Type:	Installment Account	Last Payment Made:	12/05/2017	Terms:	\$356 per month, paid
Loan Type:	AUTOMOBILE				Monthly for 65 months

High Balance: High balance of \$22,215 from 08/2015 to 06/2016; \$22,215 from 08/2016 to 12/2017

	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017
Balance	\$7,636	\$7,986	\$8,335	\$8,690	\$9,390	\$9,390	\$9,767	\$10,116	\$10,466	\$11,166
Scheduled Payment	\$356	\$356	\$356	\$356	\$356	\$356	\$356	\$356	\$356	\$356
Amount Paid	\$360	\$360	\$360	\$720	\$0	\$400	\$360	\$360	\$720	\$400
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016
Balance	\$11,554	\$11,937	\$11,937	\$12,629	\$12,973	\$13,315	\$13,658		\$14,347	\$14,724
Scheduled Payment	\$356	\$356	\$356	\$356	\$356	\$356	\$356		\$356	\$356
Amount Paid	\$400	\$0	\$720	\$360	\$360	\$360	\$360		\$400	\$400
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015
Balance	\$15,107	\$15,486	\$15,810	\$16,170	\$16,649	\$17,104	\$17,504	\$17,881	\$18,259	
Scheduled Payment	\$356	\$356	\$356	\$356	\$356	\$356	\$356	\$356	\$356	
Amount Paid	\$400	\$360	\$0	\$500	\$500	\$400	\$400	\$400	\$500	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Rating	OK	OK	OK	OK	OK	OK	OK

DIGITAL FED CU #563426****
 220 DONALD LYNCH BLVD
 MARLBOROUGH, MA 01752
 (800) 328-8797 x6881

Date Opened:01/22/2015

Responsibility:Individual Account

Account Type:Revolving Account

Loan Type:CREDIT CARD

Date Updated:12/31/2017

Payment Received:\$1,285

Last Payment Made:12/01/2017

Pay Status:Current; Paid or Paying as Agreed

Terms:\$59 per month, paid Monthly

High Balance: High balance of \$4,245 from 08/2015 to 12/2015; \$7,151 from 01/2016 to 05/2016; \$7,197 from 06/2016 to 06/2016; \$7,227 from 08/2016 to 12/2017
Credit Limit: Credit limit of \$7,500 from 08/2015 to 06/2016; \$7,500 from 08/2016 to 12/2017

	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017
Balance	\$4,306	\$1,907	\$1,527	\$1,440	\$1,412	\$1,641	\$990	\$1,735	\$1,345	\$1,280
Scheduled Payment	\$59	\$25	\$25	\$25	\$25	\$40	\$25	\$25	\$25	\$25
Amount Paid	\$1,285	\$1,250	\$1,050	\$2,019	\$1,320	\$1,000	\$2,510	\$1,200	\$1,050	\$1,100
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016
Balance	\$1,321	\$2,080	\$1,249	\$3,731	\$4,092	\$5,811	\$4,266		\$7,197	\$164
Scheduled Payment	\$25	\$31	\$47	\$44	\$51	\$81	\$47		\$62	\$25
Amount Paid	\$1,800	\$0	\$5,300	\$2,950	\$3,800	\$2,700	\$3,750		\$200	\$9,100
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015
Balance	\$5,000	\$6,735	\$6,910	\$7,110	\$26	\$889	\$1,350	\$2,340	\$3,332	
Scheduled Payment	\$88	\$118	\$121	\$124	\$25	\$25	\$25	\$41	\$46	
Amount Paid	\$1,735	\$200	\$200	\$152	\$10,100	\$500	\$2,000	\$1,600	\$760	
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Rating	OK	OK	OK	OK	OK	OK

DIGITAL FED CU #535499****
220 DONALD LYNCH BLVD
MARLBOROUGH, MA 01752
(800) 328-8797 x6881

Date Opened:05/16/2008

Responsibility:Individual Account

Account Type:Revolving Account

Loan Type:CREDIT CARD

Balance:\$0

Date Updated:03/31/2010

Payment Received:\$0

Last Payment Made:11/04/2009

High Balance:\$3,083

Credit Limit:\$3,000

Pay Status:Current; Paid or Paying as Agreed

Terms:Paid Monthly

Date Paid:11/04/2009

	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2008	05/2008
Rating	OK	OK

SYNCB/PAYPALSMARTCONN #604407103269****

PO BOX 965005
ORLANDO, FL 32896-5005
(866) 300-6432

Date Opened:	11/07/2011	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	05/23/2017		Agreed
Account Type:	Revolving Account	Payment Received:	\$0	Terms:	Paid Monthly
Loan Type:	CHARGE	Last Payment Made:	12/30/2011	Date Closed:	01/03/2012
	ACCOUNT	High Balance:	\$107	Date Paid:	12/30/2011
		Credit Limit:	\$500		

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011
Rating	OK	OK	OK	OK	OK	OK

SYNCB/TJX CO PLCC #604585101762****

PO BOX 965015
ORLANDO, FL 32896
(800) 926-6299

Date Opened:01/01/2015

Responsibility:Individual Account

Account Type:Revolving Account

Loan Type:CHARGE ACCOUNT

Date Updated:06/02/2017

Payment Received:\$0

Last Payment Made:01/19/2015

Pay Status:Current; Paid or Paying as Agreed

Terms:Paid Monthly

Date Closed:12/25/2015

Date Paid:01/19/2015

High Balance: High balance of \$60 from 08/2015 to 12/2015; \$60 from 06/2017 to 06/2017
Credit Limit: Credit limit of \$650 from 08/2015 to 12/2015; \$650 from 06/2017 to 06/2017

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Balance	\$0									
Amount Paid	\$0									
Past Due	\$0									
Remarks	CBC CLO									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Balance									\$0	\$0
Amount Paid									\$0	\$0
Past Due									\$0	\$0
Remarks									CBC CLO	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Balance	\$0	\$0	\$0							
Amount Paid	\$0	\$0	\$0							
Past Due	\$0	\$0	\$0							
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

TRANSUNION CONSUMER INTE

100 CROSS STREET
SAN LUIS OBISP, CA 93401
(805) 782-8282

Requested On: 01/20/2018, 01/04/2018, 11/22/2017

ALLSTATE INSURANCE

2775 SANDERS RD
NORTHBROOK, IL 60062-6110
(800) 255-7828

Requested On: 12/06/2017

GEICO

1 GEICO PLZ
WASHINGTON, DC 20076-0003
(773) 582-2886

Requested On: 12/06/2017

BARCLAYS BANK DELAWARE

125 S WEST ST
WILMINGTON, DE 19801
(866) 370-5931

Requested On: 09/19/2017, 04/19/2017, 03/21/2017, 02/14/2017

THE TRAVELERS COMPANIES

1 TOWER SQ
18CP
HARTFORD, CT 06183-0001
(866) 240-2682

Requested On: 09/15/2017, 03/14/2017

PROSPER/WEBBANK

101 SECOND ST. STE. #1500
SAN FRANCISCO, CA 94105
(866) 615-6319

Requested On: 04/28/2017, 03/25/2017

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

PRADHAP GANESAN via KARMATRANSUNION INTERACT

100 CROSS STREET
SAN LUIS OBISP, CA 93401
(805) 782-8282

Requested On: 02/02/2018, 01/21/2018
Permissible Purpose: CONSUMER REQUEST

TRANSUNION CONSUMER INTE

760 MARKET STREET 10TH FLOOR
SAN FRANCISCO, CA 94102
(800) 934-4031

Requested On: 01/22/2018

BANK OF AMERICA

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

Requested On: 01/04/2018

167804794 via TRANSUNION INTERACTIVE

100 CROSS STREET 202
SAN LUIS OBISPO, CA 93401
(800) 493-2392

Requested On: 01/03/2018
Permissible Purpose: CREDIT MONITORING

GEICO

5260 WESTERN AV
CHEVY CHASE, MD 20815
(800) 861-8380

Requested On: 12/11/2017, 12/05/2017
Permissible Purpose: INSURANCE UNDERWRITING

HOMESITE GROUP

ONE FEDERAL STREET
SUITE 400
BOSTON, MA 02111
(800) 947-0713

Requested On: 12/06/2017
Permissible Purpose: INSURANCE UNDERWRITING

TRANSUNION CONSUMER INTE

100 CROSS STREET
SAN LUIS OBISP, CA 93401
(805) 782-8282

Requested On: 10/18/2017

Should you wish to contact TransUnion, you may do so,

Online:
To report an inaccuracy, please visit: dispute.transunion.com
For answers to general questions, please visit: www.transunion.com

By Mail:
TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000

By Phone:
(800) 916-8800
You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 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, DC 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 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.
- **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 1-888-567-8688 (888-5OPTOUT).

- **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 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	Bureau of Consumer Financial Protection 1700 G Street, NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	Federal Reserve Consumer Help PO Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal credit unions	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, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	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 Street, N.E. 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 1-877-382-4357

Information Regarding State Laws

Florida Residents FLORIDA BILL OF RIGHTS

As of July 1, 2006 you have a right to place a "security freeze" on your consumer report, which will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze must be requested in writing by certified mail to a consumer reporting agency. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. **You should be aware that using a security freeze to control access to the personal and financial information in your consumer report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale.** When you place a security freeze on your consumer report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your consumer report or authorize the release of your consumer report for a designated period of time after the security freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

1. The personal identification number or password.
2. Proper identification to verify your identity.
3. Information specifying the period of time for which the report shall be made available.
4. Payment of a fee authorized by this section of the Florida Statutes.

A consumer reporting agency must authorize the release of your consumer report no later than 3 business days after receiving the above information.

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 consumer 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.

You have the right to bring a civil action against anyone, including a consumer reporting agency, who fails to comply with the provisions of Sec. 501.005, Florida Statutes, which governs the placing of a consumer report security freeze on your consumer report.

FLORIDA BILL OF RIGHTS for PROTECTED CONSUMERS

If you are the parent or legal guardian of a minor younger than 16 years of age or a guardian or advocate of an incapacitated, disabled, or protected person under chapter 39, chapter 393, chapter 744, or chapter 914, Florida Statutes, you have the right to place a security freeze on the consumer report of the person you are legally authorized to care for. If no consumer report exists, you have the right to request that a record be created and a security freeze be placed on the record. A record with a security freeze is intended to prevent the opening of credit accounts until the security freeze is removed.

YOU SHOULD BE AWARE THAT USING A SECURITY FREEZE TO CONTROL ACCESS TO THE PERSONAL AND FINANCIAL INFORMATION IN A CONSUMER REPORT OR RECORD MAY DELAY, INTERFERE WITH, OR PROHIBIT THE TIMELY APPROVAL OF ANY SUBSEQUENT REQUEST OR APPLICATION REGARDING A NEW LOAN, CREDIT, MORTGAGE, INSURANCE, GOVERNMENT SERVICES OR PAYMENTS, RENTAL HOUSING, EMPLOYMENT, INVESTMENT, LICENSE, CELLULAR PHONE, UTILITIES, DIGITAL SIGNATURE, INTERNET CREDIT CARD TRANSACTION, OR OTHER SERVICES, INCLUDING AN EXTENSION OF CREDIT AT POINT OF SALE.

To remove the security freeze on the protected consumer's record or report, you must contact the consumer reporting agency and provide all of the following:

1. Proof of identification as required by the consumer reporting agency.
2. Proof of authority over the protected consumer as required by the consumer reporting agency.
3. The unique personal identifier provided by the consumer reporting agency.
4. Payment of a fee.

A consumer reporting agency must, within 30 days after receiving the above information, authorize the removal of the security freeze.

A security freeze does not apply to a person or entity, or its affiliates, or a collection agency acting on behalf of the person or entity, with which the protected consumer has an existing account, which requests information in the protected consumer's consumer report or record 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.

You have the right to bring a civil action as authorized by section 501.0051, Florida Statutes, which governs the security of protected consumer information.