



## Personal Credit Report for Saravanan Selvaraj

Report Date: 02/05/2021

Source: TransUnion

File Number: 403013522

### Personal Information

You have been on our files since 05/21/2015

SSN: XXX-XX-5350

Your SSN has been masked for your protection.

Date of Birth:

04/27/1984

Names Reported: SARAVANAN SELVARAJ

### Addresses Reported:

#### Address

107 LOUISA LN, MECHANICSBURG, PA 17050-7291  
 1107 YVERDON DR APT B1, CAMP HILL, PA 17011-1250  
 1012 W FOXCROFT DR, CAMP HILL, PA 17011-1235  
 3 RICHLAND LN APT 201, CAMP HILL, PA 17011-2450  
 28500 NORTHWESTERN HWY, SOUTHFIELD, MI 48034-1802

#### Date Reported

02/15/2017  
 03/27/2016  
 09/27/2015  
 07/27/2015  
 05/21/2015

### Telephone Numbers Reported:

(248) 480-5397

### Account Information

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.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

### Satisfactory Accounts

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.

#### AMERICAN EXPRESS #349992393791\*\*\*\*

PO BOX 981537  
 EL PASO, TX 79998  
 (800) 874-2717

Date Opened: 10/19/2016

Date Updated: 01/18/2021

Pay Status: Current Account

Responsibility: Individual Account

Terms: \$40 per month; paid Monthly

Account Type: Revolving Account

Loan Type: CREDIT CARD

High Balance: High balance of \$4,317 from 08/2018 to 01/2021

Credit Limit: Credit limit of \$14,500 from 08/2018 to 02/2019; \$7,500 from 03/2019 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
<b>Balance</b>	\$817	\$613	\$497	\$273	\$343	\$209	\$141	\$256	\$190	\$187
<b>Scheduled Payment</b>	\$40	\$40	\$40	\$40	\$40	\$40	\$35	\$35	\$35	\$35
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
<b>Balance</b>	\$528	\$418	\$490	\$737	\$1,436	\$83	\$173	\$307	\$452	\$571
<b>Scheduled Payment</b>	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
<b>Balance</b>	\$1,087	\$961	\$887	\$923	\$624	\$437	\$676	\$484	\$672	\$134
<b>Scheduled Payment</b>	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2016
<b>Rating</b>	OK

**DISCOVER FINCL SVC LLC #601100375593\*\*\*\***

PO BOX 15316  
WILMINGTON, DE 19850-5316  
(800) 347-2683

**Date Opened:** 07/15/2015      **Date Updated:** 01/27/2021  
**Responsibility:** Individual Account      **Last Payment Made:** 01/08/2021  
**Account Type:** Revolving Account  
**Loan Type:** CREDIT CARD

**Pay Status:** Current Account  
**Terms:** \$91 per month; paid Monthly

**High Balance:** High balance of \$3,931 from 08/2018 to 02/2019; \$7,508 from 03/2019 to 01/2021  
**Credit Limit:** Credit limit of \$10,000 from 08/2018 to 11/2019; \$13,000 from 12/2019 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
Balance	\$4,520	\$4,720	\$5,020	\$5,220	\$357	\$556	\$206	\$413	\$241	\$585
Scheduled Payment	\$91	\$95	\$101	\$105	\$35	\$35	\$35	\$35	\$35	\$35
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Balance	\$214	\$1,618	\$2,618	\$3,118	\$3,618	\$4,118	\$4,611	\$5,111	\$5,611	\$6,111
Scheduled Payment	\$35	\$35	\$53	\$63	\$73	\$83	\$93	\$103	\$113	\$123
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
Balance	\$6,610	\$7,109	\$7,508	\$1,037	\$1,136	\$824	\$1,220	\$485	\$723	\$610
Scheduled Payment	\$133	\$143	\$151	\$35	\$35	\$35	\$35	\$35	\$47	\$35
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015
Rating	OK	OK	OK	OK	OK	OK	OK

**GENISYS CREDIT UNION #1868456\*\*\*\***

2100 EXECUTIVE HILLS BVLD  
AUBURN HILLS, MI 48326  
(248) 322-9800

**Date Opened:** 04/25/2016  
**Responsibility:** Individual Account  
**Account Type:** Installment Account

**Date Updated:** 10/01/2020  
**Payment Received:** \$0  
**Last Payment Made:** 10/01/2020

**Pay Status:** Current Account  
**Terms:** \$0 per month, paid Monthly for 60 months  
**Date Closed:** 10/01/2020

**Loan Type:** AUTOMOBILE  
**High Balance:** High balance of \$20,429 from 08/2018 to 11/2019; \$20,429 from 01/2020 to 10/2020  
**Remarks:** CLOSED

	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020
Balance	\$0	\$2,804	\$3,157	\$3,511	\$3,863	\$4,215	\$4,567	\$4,917	\$5,268	\$5,618
Scheduled Payment	\$0	\$359	\$359	\$359	\$359	\$359	\$359	\$359	\$359	\$359
Amount Paid	\$0	\$359	\$359	\$359	\$359	\$359	\$359	\$359	\$359	\$359
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019
Balance		\$6,315	\$6,663	\$7,010	\$7,357	\$7,703	\$8,049	\$8,394	\$8,738	\$9,082
Scheduled Payment		\$359	\$359	\$359	\$359	\$359	\$359	\$359	\$359	\$359
Amount Paid		\$359	\$359	\$359	\$359	\$359	\$359	\$359	\$359	\$359
Past Due		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Balance	\$9,427	\$9,769	\$10,111	\$10,453	\$10,794	\$11,135	\$11,474			
Scheduled Payment	\$359	\$359	\$359	\$359	\$359	\$359	\$359			
Amount Paid	\$359	\$359	\$359	\$359	\$359	\$359	\$359			
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK

**GENISYS CREDIT UNION #1868456\*\*\*\***

2100 EXECUTIVE HILLS BLVD  
AUBURN HILLS, MI 48326  
(248) 322-9800

**Date Opened:** 10/01/2020  
**Responsibility:** Individual Account  
**Account Type:** Installment Account

**Date Updated:** 01/31/2021  
**Payment Received:** \$360  
**Last Payment Made:** 01/08/2021

**Pay Status:** Current Account  
**Terms:** \$360 per month, paid Monthly for 60 months

**Loan Type:** AUTOMOBILE

**High Balance:** High balance of \$20,549 from 10/2020 to 01/2021

	01/2021	12/2020	11/2020	10/2020
Balance	\$19,218	\$19,544	\$19,872	\$20,197
Scheduled Payment	\$360	\$360	\$360	\$360
Amount Paid	\$360	\$360	\$360	\$360
Past Due	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK

**JPMCB CARD SERVICES #414720246641\*\*\*\***

PO BOX 15369  
WILMINGTON, DE 19850  
(800) 945-2000

**Date Opened:** 10/11/2017  
**Responsibility:** Individual Account  
**Account Type:** Revolving Account  
**Loan Type:** FLEXIBLE SPENDING CREDIT CARD

**Date Updated:** 01/22/2021  
**Last Payment Made:** 01/07/2021

**Pay Status:** Current Account  
**Terms:** \$35 per month; paid Monthly

**Credit Limit:** Credit limit of \$6,000 from 08/2018 to 01/2019; \$9,000 from 02/2019 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
<b>Balance</b>	\$1,080	\$585	\$854	\$438	\$333	\$440	\$539	\$324	\$775	\$195
<b>Scheduled Payment</b>	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>High Balance</b>	\$3,657	\$3,657	\$3,657	\$3,657	\$3,657	\$3,657	\$3,657	\$3,657	\$3,657	\$3,657
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
<b>Balance</b>	\$556	\$823	\$693	\$776	\$638	\$26	\$363	\$3,362	\$680	\$637
<b>Scheduled Payment</b>	\$35	\$35	\$35	\$35	\$35	\$26	\$35	\$35	\$25	\$25
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>High Balance</b>	\$3,657	\$3,657	\$3,657	\$3,657	\$3,657	\$3,657	\$3,657	\$3,438	\$2,350	\$2,350
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
<b>Balance</b>	\$745	\$1,263	\$1,450	\$129	\$1,033	\$1,123	\$1,307	\$614	\$914	\$1,130
<b>Scheduled Payment</b>	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>High Balance</b>	\$2,350	\$2,350	\$1,596	\$1,596	\$1,596	\$1,596	\$1,596	\$1,539	\$1,539	\$1,539
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

### KOHL'S DEPARTMENT STORE #639305086837\*\*\*\*

PO BOX 3115  
MILWAUKEE, WI 53201  
(800) 564-5740

**Date Opened:** 05/29/2017

**Date Updated:** 01/17/2021

**Pay Status:** Current Account

**Responsibility:** Individual Account

**Payment Received:** \$63

**Terms:** \$6 per month; paid Monthly

**Account Type:** Revolving Account

**Last Payment Made:** 01/08/2021

**Loan Type:** CHARGE ACCOUNT

**Credit Limit:** Credit limit of \$800 from 08/2018 to 01/2021

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020
<b>Balance</b>	\$6	\$63	\$14	\$11	\$98	\$0	\$7	\$0	\$41	\$0
<b>Scheduled Payment</b>	\$6	\$27	\$14	\$11	\$27		\$7		\$27	
<b>Amount Paid</b>	\$63	\$14	\$11	\$98	\$0	\$7	\$0	\$41	\$0	\$0
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>High Balance</b>	\$383	\$383	\$383	\$383	\$383	\$383	\$383	\$383	\$383	\$383
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
<b>Balance</b>	\$0	\$9	\$0	\$104	\$71	\$0	\$46	\$348	\$53	\$12
<b>Scheduled Payment</b>		\$9		\$27	\$27		\$27	\$27	\$27	\$12
<b>Amount Paid</b>	\$9	\$0	\$104	\$71	\$0	\$46	\$348	\$53	\$12	\$306
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>High Balance</b>	\$383	\$383	\$383	\$383	\$383	\$383	\$383	\$348	\$319	\$319
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018
<b>Balance</b>	\$306	\$136	\$73	\$0	\$1	\$195	\$10	\$0	\$38	\$49
<b>Scheduled Payment</b>	\$27	\$27	\$27		\$1	\$27	\$10		\$27	\$27
<b>Amount Paid</b>	\$136	\$73	\$0	\$1	\$195	\$10	\$0	\$38	\$49	\$12
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>High Balance</b>	\$306	\$206	\$206	\$206	\$206	\$206	\$160	\$160	\$160	\$160
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2017	08/2017	07/2017	06/2017
<b>Rating</b>	OK	OK	OK	OK

## Promotional Inquiries

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.

### CREDIT KARMA, LLC

760 MARKET STREET

SAN FRANCISCO, CA 94102

(833) 395-6938

**Requested On:** 12/28/2020, 12/06/2020, 11/16/2020, 10/31/2020

### GRANITE BAY ACCEPTANCE INC

1781 VINEYARD DR.

#222

ANTIOCH, CA 94509

(925) 779-1801

**Requested On:** 11/15/2020

### GEICO

1 GEICO PLZ

WASHINGTON, DC 20076-0003

(773) 582-2886

**Requested On:** 10/22/2020, 05/21/2020

### LIBERTY MUTUAL

13 RIVERSIDE RD

WESTON, WA 02193

(888) 535-1615

**Requested On:** 05/21/2020

### UNITED AUTOMOTIVE SERV

770 SPIRIT OF ST LOUIS BLVD

CHESTERFIELD, MO 63005

(636) 733-3317

**Requested On:** 12/02/2020

### TRANSUNION CONSUMER INTE

100 CROSS STREET

SAN LUIS OBISPO, CA 93401

(805) 782-8282

**Requested On:** 11/05/2020, 10/30/2020, 09/19/2020, 08/27/2020, 06/19/2020, 03/21/2020

### ALLSTATE INSURANCE

2775 SANDERS RD

NORTHBROOK, IL 60062-6110

(800) 255-7828

**Requested On:** 05/21/2020

## Account Review Inquiries

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).

### TRANSUNION CONSUMER INTE

### DISCOVER FINCL SVC LLC

760 MARKET STREET 10TH FLOOR

SAN FRANCISCO, CA 94102  
(844) 580-6816

**Requested On:** 02/03/2021

#### DISCOVER FINANCIAL SERVI

2500 LAKE COOK ROA

RIVERWOODS, IL 60015  
(800) 347-2683

**Requested On:** 12/31/2020

#### SARAVANAN SELVARAJ VIA TRANSUNION INTERACTIVE IN

100 CROSS ST  
STE 202  
SAN LUIS OBISPO, CA 93401  
(855) 681-3196

**Requested On:** 02/05/2021, 02/05/2021, 02/05/2021, 10/03/2019

#### 230264937 VIA TRANSUNION INTERACTIVE

100 CROSS STREET 202  
SAN LUIS OBISPO, CA 93401  
(844) 580-6816

**Requested On:** 11/04/2020

#### HOMESITE GROUP

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

**Requested On:** 05/20/2020, 05/20/2020

#### TRANSUNION INTERACTIVE

100 CROSS STREET  
SUITE 202  
SAN LUIS OBISPO, CA 93401  
(805) 782-8282

**Requested On:** 10/03/2019

2500 LAKE COOK RD

RIVERWOODS, IL 60015-3851  
(800) 347-2683

**Requested On:** 01/21/2021

#### AMERICAN EXPRESS

PO BOX 981537

EL PASO, TX 79998  
(800) 874-2717

**Requested On:** 10/21/2020

#### TU INTERACTIVE

100 CROSS ST  
202  
SAN LUIS OBISPO, CA 93401  
(844) 580-6816  
**Requested On:** 02/05/2021, 10/03/2019

#### SARAVANAN SELVARAJ VIA KARMATRANSUNION INTERACT

100 CROSS STREET  
SAN LUIS OBISPO, CA 93401  
(844) 580-6816  
**Requested On:** 09/28/2020

#### FACTACT FREE DISCLOSURE

P O BOX 1000  
CHESTER, PA 19016  
(800) 888-4213  
**Requested On:** 10/03/2019

## Additional Information

The following disclosure of information might pertain to you. This additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Name Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, and/or Third Party Supplemental Information. Authorized parties may also receive the additional information below from TransUnion.

## Special Messages

The following Special Messages may be provided to an authorized party when it makes an inquiry into your TransUnion credit report. These messages provide important details concerning the information contained in your file and/or the authorized party's inquiry.

**INPUT SSN LIKELY NOT ISSUED PRIOR TO JUNE 2011**

## SHOULD YOU WISH TO CONTACT TRANSUNION, YOU MAY DO SO,

### Online:

To report an inaccuracy, please visit: [dispute.transunion.com](https://dispute.transunion.com)

For answers to general questions, please visit: [www.transunion.com](https://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).**

## Consumer Rights

Para informacion en espanol, visite [www.consumerfinance.gov](https://www.consumerfinance.gov) 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). **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, 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 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 on your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.
 In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for more 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 1-888-567-8688 (888-5OPTOUT).
- **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.
 

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.
- **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.
- **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. You may also have the right to file suit under state law.
- **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 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 (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920
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 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 1-877-382-4357

**Fraud Victim Rights****SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT**

Para informacion en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

**Remedying the Effects of Identity Theft**

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

**You have the 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.

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.

**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.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
- Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
- TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

**You have the right to free copies of the information in your file (your "file disclosure").** An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.

**If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.

**You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore), or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).