**Report Created On:** 08/20/2018

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| You have been on our files since 12/01/2000 | | | |  |
| **SSN:** XXX-XX-3558 **Date of Birth:** 04/03/1998  Your SSN has been masked for your protection.  **Names Reported:**, Annarelly Jazmin meza- Annarelly Jazmin Meza | | |  |
| **Addresses Reported:** |  | |
| **Address** | **Date Reported** | |  |  |
| 11019 EAST PHILLIPS BLVD APT B POMONA CA 91766-5551 | 01/01/2000 |  |  |  |
| **Telephone Numbers Reported:**(909 236-3380 |  |  |  |  |
| **Employment Data Reported:** |  |  |  |  |
| **Employer Name Location** | **Position** | **Date Hired** | **Date Verified** |  |
| PONCE GROUND SERVICEI JURUPA VALLEY | ACCOUNTING | 01/01/2016 | 04/03/2017 |  |
|  |  |  |  |  |

**File Number:** 38745039



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| 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. |



Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

# AUTO CENTER #100008\*\*\*\*

2714 DEL ORO CIRCLE

ANTIOCH, CA 94509-3082

(925)754-8569

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Date Opened:**  **Responsibility:**  **Account Type:**  **Loan Type:** | 01/05/2016  Joint Account  Installment Account  AUTOMOBILE | **Balance:**  **Date Updated:**  **Payment Received:**  **High Balance:** | $0  04/03/2018  $6580  $6,580 | **Pay Status:PAID IN FULL**  **Terms:** | Due Date<  $360 month, paid  Monthly for 34 months |
|  |  |  |  | **Date Closed:** | 04/03/2018 |

>Maximum Delinquency 0 IN 30 DAYS<

**Remarks:** >PAID BY BUYER<; 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.

|  |
| --- |
| 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. |



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.



In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the

**Number of Evictions:** 0

**Presence of a Collections Skip:** 0

**Auto Finance Inquiries in the Last 3 Months:** 0

**Auto Finance Inquiries in the Last 6 Months:** 0

**Auto Finance Inquiries in the Last 9 Months:** 0

**Auto Finance Inquiries in the Last 24 Months:** 0

**Auto Finance Inquiries in the Last 7 Years:** 1

**Cash Advance Inquiries in the Last 3 Months:** 0

**Cash Advance Inquiries in the Last 6 Months:** 0

**Cash Advance Inquiries in the Last 9 Months:** 0

**Cash Advance Inquiries in the Last 12 Months:** 0

**Cash Advance Inquiries in the Last 24 Months:** 0

**Cash Advance Inquiries in the Last 7 Years:** 0

**Misc Financial Services in the Last 7 Years:** 0

**Rent-to-Own Inquiries in the Last 3 Months:** 0

**Rent-to-Own Inquiries in the Last 6 Months:** 0

**Rent-to-Own Inquiries in the Last 9 Months:** 0

**Rent-to-Own Inquiries in the Last 12 Months:** 0

**Rent-to-Own Inquiries in the Last 24 Months:** 0

**Rent-to-Own Inquiries in the Last 7 Years:** 0

**All Alternative Credit Inquiries in the Last 3 months:** 0

**All Alternative Credit Inquiries in the Last 6 Months:** 0

**All Alternative Credit Inquiries in the Last 24 Months:** 0

**All Alternative Credit Inquiries in the Last 7 Years:** 0

**Paid Auto Finance Charge-offs in the Last 24 Months:** 0

**Paid Payday Loan Charge-offs in the Last 24 Months:** 0

**Paid Rent-to-Own Charge-offs in the Last 24 Months:** 0

**All Paid Charge-offs in the Last 3 Months:** 0

**All Paid Charge-offs in the Last 24 Months:** 0

**All Paid Charge-offs in the Last 7 Years:** 0

**Open Auto Finance Charge-offs in the Last 24 Months:** 0

**Open Payday Loan Charge-offs in the Last 24 months:** 0

**Open Rent-to-Own Charge-offs in the Last 24 Months:** 0

**All Open Charge-offs in the Last 3 Months:** 0

**All Open Charge-offs in the Last 6 Months:** 0

**All Open Charge-offs in the Last 9 Months:** 0

**All Open Charge-offs in the Last 12 Months:** 0

**All Open Charge-offs in the Last 24 Months:** 0

**All Open Charge-offs in the Last 7 Years:** 0

# CLUB & SUBSCRIPTION ACTIVITY

**Continuity Club Enrollments in the Last 3 months, including Repeat Enrollments:** 0

**Merchandise Write-Off Transactions in the Last 5 Years:** 0

**Single Payment Write-Off Transactions in the Last 5 Years:** 0

**Club and Subscription Amount sent to Collections in the Last 5 years:** $0

**Club/Subscription Write-Offs in the Last 5 Years:** 0

**Club Write-offs in the Last 5 Years:** 0

**Orders in the Last Year:** $0

**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](http://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 California Residents CALIFORNIA BILL OF RIGHTS

You have the right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars ($8). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to place a "security alert" in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent. Recipients of your credit report are required to take reasonable steps, including contacting you at the telephone number you may provide with your security alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The security alert may prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that taking advantage of this right may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or cellular phone or other new account, including an extension of credit at point of sale. If you place a security alert on your credit report, you have a right to obtain a free copy of your credit report at the time the 90-day security alert period expires. A security alert may be requested by calling the following toll-free telephone number: (Insert applicable toll-free telephone number). California consumers also have the right to obtain a "security freeze."

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by mail. 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 cellular phone or other new account, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party or period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following :

1. The personal identification number or password.
2. Proper identification to verify your identity.
3. The proper information regarding the third party who is to receive the credit report or the period of time for which the report shall be available to users of the credit report.

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

A security freeze does not apply when you have an existing account and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

A consumer credit reporting agency may not charge a fee to a consumer for placing or removing a security freeze if the consumer is a victim of identity theft and submits a copy of a valid police report or valid Department of Motor Vehicles investigative report. A person 65 years of age or older with proper identification may be charged a fee of no more than $5 for placing, lifting, or removing a security freeze. All other consumers may be charged a fee of no more than $10 for each of these steps.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

1. You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as a result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.
2. Beginning July 1, 2003 you have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.

