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## Online Personal Credit Report from Experian for

Experian credit report prepared for

**SUE STEWART**

Your report number is

**2503518444**

Report date:

**02/13/2009**

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

## Accounts in Good Standing

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These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten year.

### BANK OF AMERICA

**Address:**

PO BOX 1390  
NORFOLK, VA 23501  
(800) 441-0130

**Account Number:**

435633000411....

**Address Identification Number:**

0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Feb 2013.

**Date Opened:**

11/1995

**Type:**

Revolving

**Credit Limit/Original Amount:**

\$7,500

**Reported Since:**

11/1995

**Terms:**

NA

**High Balance:**

\$1,143

**Date of Status:**

02/2003

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

02/2003

**Responsibility:**

Individual

**Recent Payment:**

NA

**Your Statement:**

Account closed at consumer's request.

### BANK OF AMERICA

**Address:**

POB 17054  
WILMINGTON, DE 19884  
(800) 421-2110

**Account Number:**

426429314475....

**Address Identification Number:**

0005739122

**Status:** Closed/Never late.

**Date Opened:**

11/1996

**Type:**

Revolving

**Credit Limit/Original Amount:**

\$24,900

**Reported Since:**

01/1999

**Terms:**

NA

**High Balance:**

\$4,690

<b>Date of Status:</b> 01/2009	<b>Monthly Payment:</b> \$5	<b>Recent Balance:</b> \$0 as of 01/2009
<b>Last Reported:</b> 01/2009	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0
<b>Your Statement:</b>		

Account closed at consumer's request.

**Balance History:**

12/2008 \$0  
11/2008 \$0  
10/2008 \$0  
09/2008 \$0  
08/2008 \$0  
07/2008 \$0  
06/2008 \$0  
04/2008 \$0  
06/2007 \$0  
03/2007 \$0

Between Jul 2008 and Dec 2008, your credit limit/high balance was \$24,900

Between Jun 2007 and Jun 2008, your credit limit/high balance was \$22,600

Between Mar 2007 and Mar 2007, your credit limit/high balance was \$21,500

**BANK OF AMERICA**

<b>Address:</b> PO BOX 1598 NORFOLK, VA 23501 (800) 444-8430	<b>Account Number:</b> 488860325199....
<b>Address Identification Number:</b> 0005739122	

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Feb 2013.

<b>Date Opened:</b> 11/1997	<b>Type:</b> Revolving	<b>Credit Limit/Original Amount:</b> \$5,000
<b>Reported Since:</b> 11/1997	<b>Terms:</b> NA	<b>High Balance:</b> \$426
<b>Date of Status:</b> 02/2003	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> NA
<b>Last Reported:</b> 02/2003	<b>Responsibility:</b> Joint with HARRY T STEWART	<b>Recent Payment:</b> NA
<b>Your Statement:</b>		

Account closed at consumer's request.

**BARCLAYS BANK DELAWARE**

<b>Address:</b> 125 S WEST ST WILMINGTON, DE 19801 <i>No phone number available</i>	<b>Account Number:</b> 486896000408....
<b>Address Identification Number:</b> 0005739122	

**Status:** Open/Never late.

<b>Date Opened:</b> 07/2008	<b>Type:</b> Revolving	<b>Credit Limit/Original Amount:</b> \$10,000
<b>Reported Since:</b> 07/2008	<b>Terms:</b> NA	<b>High Balance:</b> \$79
<b>Date of Status:</b> 02/2009	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$0 /paid as of 02/2009
<b>Last Reported:</b> 02/2009	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$49

**Balance History:**

01/2009 \$0  
12/2008 \$0  
11/2008 \$0  
10/2008 \$0  
09/2008 \$0  
08/2008 \$0  
07/2008 \$0

Between Jul 2008 and Jan 2009, your credit limit/high balance was \$10,000

**BARCLAYS BANK DELAWARE**

**Address:** 125 S WEST ST  
WILMINGTON, DE 19801  
*No phone number available*

**Account Number:**  
514887000161....

**Address Identification Number:**  
0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Jan 2019.

**Date Opened:** 08/2006  
**Reported Since:** 08/2006  
**Date of Status:** 01/2009  
**Last Reported:** 01/2009

**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** \$0  
**Responsibility:** Individual

**Credit Limit/Original Amount:** \$1,500  
**High Balance:** NA  
**Recent Balance:** NA  
**Recent Payment:** NA

**Your Statement:**

Account closed at consumer's request.

**Balance History:**

12/2008 \$0  
11/2008 \$0  
10/2008 \$0  
09/2008 \$0  
08/2008 \$0  
07/2008 \$0  
06/2008 \$0  
05/2008 \$0  
04/2008 \$0  
03/2008 \$0  
02/2008 \$0  
01/2008 \$0  
12/2007 \$0  
11/2007 \$0  
10/2007 \$0  
09/2007 \$0  
08/2007 \$0  
07/2007 \$0  
06/2007 \$0  
05/2007 \$0  
04/2007 \$0  
03/2007 \$0  
02/2007 \$0

Between Dec 2008 and Dec 2008, your credit limit/high balance was \$1,500  
Between Feb 2007 and Nov 2008, your credit limit/high balance was \$10,000

**BARCLAYS BANK DELAWARE**

**Address:** 125 S WEST ST  
WILMINGTON, DE 19801  
*No phone number available*

**Account Number:**  
515665000114....

**Address Identification Number:**  
0005739122

**Status:** Open/Never late.

**Date Opened:** 08/2007  
**Reported Since:** 08/2007  
**Date of Status:** 01/2009  
**Last Reported:** 01/2009

**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** \$15  
**Responsibility:** Individual

**Credit Limit/Original Amount:** \$1,000  
**High Balance:** \$99  
**Recent Balance:** \$42 as of 01/2009  
**Recent Payment:** \$0

**Balance History:**

12/2008 \$0  
11/2008 \$0  
10/2008 \$0  
09/2008 \$0  
08/2008 \$0  
07/2008 \$0

06/2008 \$0  
 05/2008 \$0  
 04/2008 \$0  
 03/2008 \$0  
 02/2008 \$0  
 01/2008 \$0  
 12/2007 \$0  
 11/2007 \$58  
 10/2007 \$0  
 09/2007 \$0  
 08/2007 \$0

Between Dec 2008 and Dec 2008, your credit limit/high balance was \$1,000  
 Between Aug 2007 and Nov 2008, your credit limit/high balance was \$5,000

**CAP ONE**

**Address:** **Account Number:**  
 PO BOX 30281 400344701473....  
 SALT LAKE CITY, UT 84130  
*No phone number available*  
**Address Identification Number:**  
 0005739122

**Status:** Open/Never late.

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
06/2007	Revolving	\$20,000
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
08/2007	NA	\$4,326
<b>Date of Status:</b>	<b>Monthly Payment:</b>	<b>Recent Balance:</b>
02/2009	\$43	\$4,326 as of 02/2009
<b>Last Reported:</b>	<b>Responsibility:</b>	<b>Recent Payment:</b>
02/2009	Authorized user	\$3,991

**Balance History:**

01/2009 \$3,991  
 12/2008 \$471  
 11/2008 \$0  
 10/2008 \$0  
 09/2008 \$0  
 08/2008 \$0  
 07/2008 \$0  
 06/2008 \$0  
 05/2008 \$247  
 04/2008 \$60  
 03/2008 \$0  
 02/2008 \$0  
 01/2008 \$0  
 12/2007 \$0  
 11/2007 \$0  
 10/2007 \$0  
 09/2007 \$17  
 08/2007 \$722

Between Oct 2007 and Jan 2009, your credit limit/high balance was \$20,000  
 Between Sep 2007 and Sep 2007, your credit limit/high balance was \$740  
 Between Aug 2007 and Aug 2007, your credit limit/high balance was \$722

**CHASE**

**Address:** **Account Number:**  
 800 BROOKSEGE BLVD 464018801078....  
 WESTERVILLE, OH 43081  
 (800) 955-9900  
**Address Identification Number:**  
 0005739122

**Status:** Open/Never late.

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
06/2004	Revolving	\$14,000
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
06/2004	NA	\$367
<b>Date of Status:</b>	<b>Monthly Payment:</b>	<b>Recent Balance:</b>
01/2009	\$10	\$0 /paid as of 01/2009
<b>Last Reported:</b>	<b>Responsibility:</b>	<b>Recent Payment:</b>
01/2009	Individual	\$0

**Balance History:**

12/2008 \$0  
 11/2008 \$0  
 10/2008 \$0  
 09/2008 \$137  
 08/2008 \$0  
 07/2008 \$0  
 06/2008 \$0  
 05/2008 \$0  
 04/2008 \$0  
 03/2008 \$0  
 02/2008 \$75  
 01/2008 \$104  
 12/2007 \$0  
 11/2007 \$134  
 10/2007 \$0  
 09/2007 \$0  
 08/2007 \$0  
 07/2007 \$90  
 06/2007 \$52  
 05/2007 \$18  
 04/2007 \$27  
 03/2007 \$50  
 02/2007 \$0

Between Feb 2007 and Dec 2008, your credit limit/high balance was \$14,000

**CITI****Address:**

PO BOX 6241  
 SIOUX FALLS, SD 57117  
*No phone number available*

**Account Number:**

427138275808....

**Address Identification Number:**

0005739122

**Status:** Inactive/Never late.

**Status Details:** This account is scheduled to continue on record until Apr 2010.

**Date Opened:**

02/1997

**Type:**

Revolving

**Reported Since:**

03/1997

**Terms:**

NA

**Date of Status:**

04/2000

**Monthly Payment:**

\$0

**Last Reported:**

04/2000

**Responsibility:**

Authorized user

**Credit Limit/Original Amount:**

NA

**High Balance:**

NA

**Recent Balance:**

\$0 /paid as of 04/2000

**Recent Payment:**

\$0

**CITI****Address:**

PO BOX 6003  
 HAGERSTOWN, MD 21747  
*No phone number available*

**Account Number:**

518390002007....

**Address Identification Number:**

0005739122

**Status:** Open/Never late.

**Date Opened:**

01/2002

**Type:**

Revolving

**Reported Since:**

02/2002

**Terms:**

NA

**Date of Status:**

02/2009

**Monthly Payment:**

\$0

**Last Reported:**

02/2009

**Responsibility:**

Authorized user

**Credit Limit/Original Amount:**

\$2,000

**High Balance:**

\$285

**Recent Balance:**

\$0 /paid as of 02/2009

**Recent Payment:**

\$0

**Balance History:**

01/2009 \$0  
 03/2008 \$0  
 02/2008 \$0  
 01/2008 \$0  
 03/2007 \$0  
 02/2007 \$0

Between Feb 2007 and Jan 2009, your credit limit/high balance was \$2,000

**DISCOVER FIN SVCS LLC**

**Address:**  
PO BOX 15316  
WILMINGTON, DE 19850  
(800) 347-2683  
**Account Number:**  
601100101055....  
**Address Identification Number:**  
0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Jun 2015.

**Date Opened:** 06/1996  
**Reported Since:** 05/2001  
**Date of Status:** 06/2005  
**Last Reported:** 06/2005  
**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** \$0  
**Responsibility:** Authorized user

**Credit Limit/Original Amount:** \$14,500  
**High Balance:** \$3,949  
**Recent Balance:** NA  
**Recent Payment:** NA

**Your Statement:**

Account closed at consumer's request.

**DISCOVER FIN SVCS LLC**

**Address:**  
PO BOX 15316  
WILMINGTON, DE 19850  
(800) 347-2683  
**Account Number:**  
601100108950....  
**Address Identification Number:**  
0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until May 2015.

**Date Opened:** 04/1986  
**Reported Since:** 12/1999  
**Date of Status:** 05/2005  
**Last Reported:** 05/2005  
**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** \$0  
**Responsibility:** Individual

**Credit Limit/Original Amount:** \$14,500  
**High Balance:** \$4,935  
**Recent Balance:** NA  
**Recent Payment:** NA

**Your Statement:**

Account closed at consumer's request.

**DISCOVER FIN SVCS LLC**

**Address:**  
PO BOX 15316  
WILMINGTON, DE 19850  
(800) 347-2683  
**Account Number:**  
601100190297....  
**Address Identification Number:**  
0005739122

**Status:** Open/Never late.

**Date Opened:** 07/1999  
**Reported Since:** 12/2004  
**Date of Status:** 01/2009  
**Last Reported:** 01/2009  
**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** \$17  
**Responsibility:** Individual

**Credit Limit/Original Amount:** \$20,000  
**High Balance:** \$11,491  
**Recent Balance:** \$816 as of 01/2009  
**Recent Payment:** \$0

**Balance History:**

12/2008 \$1,364  
11/2008 \$1,185  
10/2008 \$1,118  
09/2008 \$2,440  
08/2008 \$2,487  
07/2008 \$631  
06/2008 \$0  
05/2008 \$0  
04/2008 \$0  
03/2008 \$0  
02/2008 \$0  
01/2008 \$0  
12/2007 \$1,455  
11/2007 \$0  
10/2007 \$0

09/2007 \$0  
 08/2007 \$0  
 07/2007 \$0  
 06/2007 \$0  
 05/2007 \$0  
 04/2007 \$0  
 03/2007 \$0  
 02/2007 \$0

Between Feb 2007 and Dec 2008, your credit limit/high balance was \$20,000

**DISCOVER FIN SVCS LLC**

**Address:** PO BOX 15316  
 WILMINGTON, DE 19850  
 (800) 347-2683  
**Account Number:** 601149947212....  
**Address Identification Number:** 0005739122

**Status:** Open/Never late.

<b>Date Opened:</b> 09/2004	<b>Type:</b> Revolving	<b>Credit Limit/Original Amount:</b> \$2,500
<b>Reported Since:</b> 07/2006	<b>Terms:</b> NA	<b>High Balance:</b> \$1,066
<b>Date of Status:</b> 02/2009	<b>Monthly Payment:</b> \$15	<b>Recent Balance:</b> \$156 as of 02/2009
<b>Last Reported:</b> 02/2009	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0

**Balance History:**

01/2009 \$185  
 12/2008 \$38  
 11/2008 \$15  
 10/2008 \$61  
 09/2008 \$103  
 08/2008 \$183  
 07/2008 \$197  
 06/2008 \$496

Between Jun 2008 and Jan 2009, your credit limit/high balance was \$2,500

**FIRST ESSEX BANK FSB**

**Address:** 296 ESSEX ST  
 LAWRENCE, MA 01840  
*No phone number available*  
**Account Number:** 17037....  
**Address Identification Number:** 0005739122

**Status:** Transferred,closed/Never late.

**Status Details:** This account is scheduled to continue on record until Jan 2014.

<b>Date Opened:</b> 08/1994	<b>Type:</b> Mortgage	<b>Credit Limit/Original Amount:</b> \$50,000
<b>Reported Since:</b> 08/1994	<b>Terms:</b> 15 Years	<b>High Balance:</b> NA
<b>Date of Status:</b> 01/2004	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> NA
<b>Last Reported:</b> 01/2004	<b>Responsibility:</b> Joint with HARRY T STEWART	<b>Recent Payment:</b> NA

**Creditor's Statement:** Account closed due to transfer.

**FIRST USA BANK N A**

**Address:** 800 BROOKSEDGE BLVD  
 WESTERVILLE, OH 43081  
 (800) 955-9900  
**Account Number:** 441712154969....  
**Address Identification Number:** 0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Sep 2010.

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
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06/2000	Revolving	\$7,000
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
03/2000	NA	\$99
<b>Date of Status:</b>	<b>Monthly Payment:</b>	<b>Recent Balance:</b>
09/2000	\$0	NA
<b>Last Reported:</b>	<b>Responsibility:</b>	<b>Recent Payment:</b>
09/2000	Individual	NA
<b>Your Statement:</b>		

Account closed at consumer's request.

#### GEMB/AMER EAGLE

<b>Address:</b>	<b>Account Number:</b>
PO BOX 103024	604410030021....
ROSWELL, GA 30076	
<i>No phone number available</i>	
<b>Address Identification Number:</b>	
0005739122	

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Oct 2018.

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
08/2002	Revolving	NA
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
08/2002	NA	\$140
<b>Date of Status:</b>	<b>Monthly Payment:</b>	<b>Recent Balance:</b>
10/2008	\$0	NA
<b>Last Reported:</b>	<b>Responsibility:</b>	<b>Recent Payment:</b>
10/2008	Individual	NA

#### Balance History:

09/2008	\$0
08/2008	\$0
07/2008	\$0
06/2008	\$0
05/2008	\$0
04/2008	\$0
03/2008	\$0
02/2008	\$0
01/2008	\$0
12/2007	\$0
11/2007	\$0
10/2007	\$0
09/2007	\$0
08/2007	\$0
07/2007	\$0
06/2007	\$0
05/2007	\$0
04/2007	\$0
03/2007	\$0
02/2007	\$0

Between Feb 2007 and Sep 2008, your credit limit/high balance was \$900

#### GEMB/GAP

<b>Address:</b>	<b>Account Number:</b>
PO BOX 981400	601859509328....
EL PASO, TX 79998	
<i>No phone number available</i>	
<b>Address Identification Number:</b>	
0005739122	

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Sep 2018.

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
11/2001	Revolving	\$300
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
11/2001	NA	\$75
<b>Date of Status:</b>	<b>Monthly Payment:</b>	<b>Recent Balance:</b>
09/2008	\$0	NA
<b>Last Reported:</b>	<b>Responsibility:</b>	<b>Recent Payment:</b>
09/2008	Individual	NA

#### Balance History:

08/2008	\$0
07/2008	\$0



06/2008 \$0  
 05/2008 \$0  
 04/2008 \$0  
 03/2008 \$0  
 02/2008 \$0  
 01/2008 \$0  
 12/2007 \$0  
 11/2007 \$0  
 10/2007 \$0  
 09/2007 \$0  
 08/2007 \$0  
 07/2007 \$0  
 06/2007 \$0  
 05/2007 \$0  
 04/2007 \$0  
 03/2007 \$0  
 02/2007 \$0

Between Apr 2008 and Aug 2008, your credit limit/high balance

was \$300

Between Feb 2007 and Mar 2008, your credit limit/high balance

was \$400

#### GEMB/L&T

##### Address:

PO BOX 981400

EL PASO, TX 79998

*No phone number available*

##### Account Number:

604584094516....

##### Address Identification Number:

0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Oct 2018.

##### Date Opened:

03/2003

##### Reported Since:

09/2007

##### Date of Status:

10/2008

##### Last Reported:

10/2008

##### Type:

Revolving

##### Terms:

NA

##### Monthly Payment:

\$0

##### Responsibility:

Individual

##### Credit Limit/Original Amount:

NA

##### High Balance:

\$151

##### Recent Balance:

NA

##### Recent Payment:

NA

##### Balance History:

09/2008 \$0  
 08/2008 \$0  
 07/2008 \$0  
 06/2008 \$0  
 05/2008 \$0  
 04/2008 \$0  
 03/2008 \$0  
 02/2008 \$0  
 01/2008 \$0  
 12/2007 \$0  
 11/2007 \$0  
 10/2007 \$0  
 09/2007 \$0

Between Sep 2007 and Sep 2008, your credit limit/high balance

was \$500

#### GEMB/SAMS CLUB

##### Address:

PO BOX 981064

EL PASO, TX 79998

(800) 964-1917

##### Account Number:

771410041340....

##### Address Identification Number:

0005739122

**Status:** Open/Never late.

##### Date Opened:

03/2000

##### Reported Since:

07/2005

##### Date of Status:

02/2009

##### Last Reported:

02/2009

##### Type:

Revolving

##### Terms:

NA

##### Monthly Payment:

\$15

##### Responsibility:

Individual

##### Credit Limit/Original Amount:

\$3,500

##### High Balance:

\$497

##### Recent Balance:

\$238 as of 02/2009

##### Recent Payment:

\$0

##### Balance History:

01/2009 \$0  
 12/2008 \$0  
 11/2008 \$0  
 10/2008 \$0  
 09/2008 \$0  
 08/2008 \$0  
 07/2008 \$0  
 06/2008 \$0  
 05/2008 \$0  
 04/2008 \$0  
 03/2008 \$0  
 02/2008 \$0  
 01/2008 \$0  
 12/2007 \$0  
 11/2007 \$0  
 10/2007 \$0  
 09/2007 \$0  
 08/2007 \$0  
 07/2007 \$0  
 06/2007 \$0

Between Nov 2008 and Jan 2009, your credit limit/high balance was \$124  
 Between Jun 2007 and Oct 2008, your credit limit/high balance was \$3,500

**GEMB/SAMS CLUB****Address:**

PO BOX 981064  
 EL PASO, TX 79998  
 (800) 964-1917

**Account Number:**

771410057604....

**Address Identification Number:**

0005739122

**Status:** Credit card reported lost or stolen,closed/Never late.

**Status Details:** This account is scheduled to continue on record until May 2009.

**Date Opened:**

03/2000

**Type:**

Revolving

**Credit Limit/Original Amount:**

\$3,500

**Reported Since:**

06/1999

**Terms:**

NA

**High Balance:**

\$497

**Date of Status:**

05/2007

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

05/2007

**Responsibility:**

Individual

**Recent Payment:**

NA

**Creditor's Statement:** Credit card lost or stolen.

**Balance History:**

04/2007 \$40

03/2007 \$0

02/2007 \$0

Between Feb 2007 and Apr 2007, your credit limit/high balance was \$3,500

**LORD & TAYLOR****Address:**

PO BOX 1026  
 MARYLAND HEIGHTS,  
 MO 63043  
 No phone number available

**Account Number:**

R0094516....

**Address Identification Number:**

0005739122

**Status:** Transferred,closed/Never late.

**Status Details:** This account is scheduled to continue on record until Mar 2015.

**Date Opened:**

03/2003

**Type:**

Revolving

**Credit Limit/Original Amount:**

NA

**Reported Since:**

03/2003

**Terms:**

NA

**High Balance:**

\$151

**Date of Status:**

03/2005

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

03/2005

**Responsibility:**

Individual

**Recent Payment:**

NA

**Creditor's Statement:** Purchased by another lender.

**MCYDSNB****Address:**

9111 DUKE BLVD  
MASON, OH 45040  
*No phone number available*

**Address Identification Number:**

0005739122

**Status:** Open/Never late.

**Date Opened:**

01/2002

**Reported Since:**

01/2002

**Date of Status:**

02/2009

**Last Reported:**

02/2009

**Account Number:**

410304123....

**Type:**

Revolving

**Terms:**

NA

**Monthly Payment:**

\$0

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$2,000

**High Balance:**

\$391

**Recent Balance:**

\$0 /paid as of 02/2009

**Recent Payment:**

\$0

**Balance History:**

01/2009 \$0  
12/2008 \$0  
11/2008 \$0  
10/2008 \$0  
09/2008 \$0  
08/2008 \$0  
07/2008 \$0  
06/2008 \$0  
05/2008 \$0  
04/2008 \$0  
03/2008 \$0  
02/2008 \$0  
01/2008 \$0  
12/2007 \$0  
11/2007 \$0  
10/2007 \$0  
09/2007 \$0  
08/2007 \$0  
07/2007 \$0  
06/2007 \$0  
05/2007 \$0  
04/2007 \$0  
03/2007 \$0  
02/2007 \$0

Between Sep 2008 and Jan 2009, your credit limit/high balance was \$2,000

Between Jul 2008 and Aug 2008, your credit limit/high balance was \$500

Between Aug 2007 and Jun 2008, your credit limit/high balance was \$2,000

Between Feb 2007 and Jul 2007, your credit limit/high balance was \$1,500

**MCYDSNB****Address:**

9111 DUKE BLVD  
MASON, OH 45040  
*No phone number available*

**Address Identification Number:**

0005739122

**Status:** Open/Never late.

**Date Opened:**

12/2002

**Reported Since:**

09/2006

**Date of Status:**

01/2009

**Last Reported:**

01/2009

**Account Number:**

412341493....

**Type:**

Revolving

**Terms:**

NA

**Monthly Payment:**

\$5

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$2,000

**High Balance:**

\$343

**Recent Balance:**

\$0 /paid as of 01/2009

**Recent Payment:**

\$0

**Balance History:**

12/2008 \$0  
11/2008 \$0  
10/2008 \$0  
09/2008 \$0  
08/2008 \$0  
07/2008 \$0  
06/2008 \$0  
05/2008 \$0

04/2008 \$0  
 03/2008 \$0  
 02/2008 \$0  
 01/2008 \$0  
 12/2007 \$0  
 11/2007 \$0  
 10/2007 \$0  
 09/2007 \$0  
 08/2007 \$0  
 07/2007 \$0  
 06/2007 \$0  
 05/2007 \$0  
 04/2007 \$0  
 03/2007 \$0  
 02/2007 \$0

Between Aug 2008 and Dec 2008, your credit limit/high balance was \$2,000

Between Feb 2007 and Jul 2008, your credit limit/high balance was \$1,500

#### SOVEREIGN BANK FSB

**Address:** 525 LANCASTER AVE  
 READING, PA 19611  
 (215) 376-8363

**Account Number:**  
 880600....

**Address Identification Number:**  
 0005739122

**Status:** Open/Never late.

**Date Opened:**

08/1994

**Reported Since:**

04/2004

**Date of Status:**

01/2009

**Last Reported:**

01/2009

**Type:**

Mortgage

**Terms:**

15 Years

**Monthly Payment:**

\$474

**Responsibility:**

Joint with HARRY T STEWART

**Credit Limit/Original Amount:**

\$50,000

**High Balance:**

NA

**Recent Balance:**

\$3,230 as of 01/2009

**Recent Payment:**

\$474

#### TARGET NB

**Address:** PO BOX 673  
 MINNEAPOLIS, MN 55440  
 No phone number available

**Account Number:**  
 435237672793....

**Address Identification Number:**  
 0005739122

**Status:** Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Jan 2019.

**Date Opened:**

08/2005

**Reported Since:**

08/2005

**Date of Status:**

05/2007

**Last Reported:**

01/2009

**Type:**

Revolving

**Terms:**

NA

**Monthly Payment:**

\$0

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$10,000

**High Balance:**

\$118

**Recent Balance:**

\$0 /paid as of 01/2009

**Recent Payment:**

\$0

**Creditor's Statement:** Account closed at credit grantor's request.

#### Balance History:

12/2008 \$0  
 11/2008 \$0  
 10/2008 \$0  
 09/2008 \$0  
 08/2008 \$0  
 07/2008 \$0  
 06/2008 \$0  
 05/2008 \$0  
 04/2008 \$0  
 03/2008 \$0  
 02/2008 \$0  
 01/2008 \$0  
 12/2007 \$0  
 11/2007 \$0  
 10/2007 \$0  
 09/2007 \$0  
 08/2007 \$0

07/2007 \$0  
06/2007 \$0  
05/2007 \$0  
04/2007 \$0  
03/2007 \$0  
03/2007 \$0

Between Mar 2007 and Dec 2008, your credit limit/high balance was \$10,000

**UNVL/CITI**

**Address:** PO BOX 6241  
SIOUX FALLS, SD 57117  
*No phone number available*

**Account Number:**  
449228000015....

**Address Identification Number:**  
0005739122

**Status:** Open/Never late.

**Date Opened:**

06/1990

**Reported Since:**

04/1994

**Date of Status:**

06/2007

**Last Reported:**

06/2007

**Type:**

Revolving

**Terms:**

NA

**Monthly Payment:**

\$15

**Responsibility:**

Joint with HARRY T STEWART

**Credit Limit/Original Amount:**

\$13,800

**High Balance:**

\$1,735

**Recent Balance:**

\$0 as of 06/2007

**Recent Payment:**

\$0

**Balance History:**

05/2007 \$0  
04/2007 \$0  
03/2007 \$0  
02/2007 \$0

Between Feb 2007 and May 2007, your credit limit/high balance was \$13,800

**UNVL/CITI**

**Address:** PO BOX 6241  
SIOUX FALLS, SD 57117  
*No phone number available*

**Account Number:**  
449228025868....

**Address Identification Number:**  
0005739122

**Status:** Open/Never late.

**Date Opened:**

06/1990

**Reported Since:**

07/2007

**Date of Status:**

06/2008

**Last Reported:**

06/2008

**Type:**

Revolving

**Terms:**

NA

**Monthly Payment:**

\$0

**Responsibility:**

Joint with HARRY T STEWART

**Credit Limit/Original Amount:**

\$13,800

**High Balance:**

NA

**Recent Balance:**

\$0 /paid as of 06/2008

**Recent Payment:**

\$0

**Balance History:**

05/2008 \$0  
04/2008 \$0

Between Apr 2008 and May 2008, your credit limit/high balance was \$13,800

**UNVL/CITI**

**Address:** PO BOX 6241  
SIOUX FALLS, SD 57117  
*No phone number available*

**Account Number:**  
549113018565....

**Address Identification Number:**  
0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Oct 2016.

**Date Opened:**

04/1991

**Reported Since:**

05/2000

**Type:**

Revolving

**Terms:**

NA

**Credit Limit/Original Amount:**

\$12,000

**High Balance:**

\$2,252

**Date of Status:** 10/2006  
**Last Reported:** 10/2006  
**Monthly Payment:** \$0  
**Responsibility:** Individual  
**Recent Balance:** NA  
**Recent Payment:** NA  
**Creditor's Statement:** Account closed at credit grantor's request.

**UNVL/CITI**

**Address:** PO BOX 6241  
SIOUX FALLS, SD 57117  
*No phone number available*  
**Account Number:** 549113030493....  
**Address Identification Number:** 0005739122  
**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Oct 2016.

**Date Opened:** 05/2005  
**Reported Since:** 06/2005  
**Date of Status:** 10/2006  
**Last Reported:** 10/2006  
**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** \$0  
**Responsibility:** Authorized user  
**Credit Limit/Original Amount:** \$4,200  
**High Balance:** \$2,331  
**Recent Balance:** NA  
**Recent Payment:** NA  
**Creditor's Statement:** Account closed at credit grantor's request.

**UNVL/CITI**

**Address:** PO BOX 6241  
SIOUX FALLS, SD 57117  
*No phone number available*  
**Account Number:** 549113930502....  
**Address Identification Number:** 0005739122  
**Status:** Open/Never late.

**Date Opened:** 08/2008  
**Reported Since:** 09/2008  
**Date of Status:** 11/2008  
**Last Reported:** 11/2008  
**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** \$0  
**Responsibility:** Authorized user  
**Credit Limit/Original Amount:** \$7,400  
**High Balance:** NA  
**Recent Balance:** \$0 /paid as of 11/2008  
**Recent Payment:** \$0  
**Balance History:**  
10/2008 \$0  
09/2008 \$0

Between Sep 2008 and Oct 2008, your credit limit/high balance was \$7,400

**UNVL/CITI**

**Address:** PO BOX 6241  
SIOUX FALLS, SD 57117  
*No phone number available*  
**Account Number:** 549113938530....  
**Address Identification Number:** 0005739122  
**Status:** Open/Never late.

**Date Opened:** 05/2006  
**Reported Since:** 05/2006  
**Date of Status:** 01/2009  
**Last Reported:** 01/2009  
**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** \$20  
**Responsibility:** Individual  
**Credit Limit/Original Amount:** \$12,600  
**High Balance:** \$7,906  
**Recent Balance:** \$604 as of 01/2009  
**Recent Payment:** \$0  
**Balance History:**  
12/2008 \$1,594  
11/2008 \$1,108  
10/2008 \$1,118

09/2008 \$1,121  
 08/2008 \$973  
 07/2008 \$2,090  
 06/2008 \$3,761  
 05/2008 \$4,111  
 04/2008 \$2,487  
 03/2008 \$4,140  
 02/2008 \$5,388  
 01/2008 \$549  
 12/2007 \$3,236  
 11/2007 \$2,703  
 10/2007 \$3,458  
 09/2007 \$5,864  
 08/2007 \$3,768  
 07/2007 \$2,546  
 06/2007 \$2,781  
 05/2007 \$6,821  
 04/2007 \$3,078  
 03/2007 \$2,904  
 02/2007 \$7,906

Between Aug 2007 and Dec 2008, your credit limit/high balance was \$12,600  
 Between Feb 2007 and Jul 2007, your credit limit/high balance was \$10,500

**USAA FEDERAL SAVINGS BK**

**Address:** PO BOX 47504  
 SAN ANTONIO, TX 78265  
*No phone number available*  
**Account Number:** 541630043603....

**Address Identification Number:**  
 0005739122

**Status:** Open/Never late.

**Date Opened:** 06/1988  
**Reported Since:** 04/1994  
**Date of Status:** 02/2009  
**Last Reported:** 02/2009  
**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** \$0  
**Responsibility:** Individual

**Credit Limit/Original Amount:** \$6,500  
**High Balance:** \$20  
**Recent Balance:** \$0 /paid as of 02/2009  
**Recent Payment:** \$0

**Balance History:**

01/2009 \$0  
 12/2008 \$0  
 11/2008 \$0  
 10/2008 \$0  
 09/2008 \$0  
 08/2008 \$0  
 07/2008 \$0  
 06/2008 \$0  
 05/2008 \$0  
 04/2008 \$0  
 03/2008 \$0  
 02/2008 \$0  
 01/2008 \$0  
 12/2007 \$0  
 11/2007 \$0  
 10/2007 \$0  
 09/2007 \$0  
 08/2007 \$0  
 07/2007 \$0  
 06/2007 \$0  
 05/2007 \$0  
 04/2007 \$0  
 03/2007 \$0  
 02/2007 \$0

Between Feb 2007 and Jan 2009, your credit limit/high balance was \$6,500

**USAA SAVINGS BANK**

**Address:** PO BOX 47504  
 SAN ANTONIO, TX 78265  
*No phone number available*  
**Account Number:** 374355012224....

**Address Identification Number:**  
 0005739122

**Status:** Open/Never late.

**Date Opened:**

10/2007

**Reported Since:**

10/2007

**Date of Status:**

02/2009

**Last Reported:**

02/2009

**Type:**

Revolving

**Terms:**

NA

**Monthly Payment:**

\$15

**Responsibility:**

Individual

**Credit Limit/Original Amount:**

\$23,000

**High Balance:**

\$5,333

**Recent Balance:**

\$67 as of 02/2009

**Recent Payment:**

\$0

**Balance History:**

12/2008 \$0  
11/2008 \$714  
10/2008 \$474  
09/2008 \$5,313  
08/2008 \$1,901  
07/2008 \$487  
06/2008 \$728  
05/2008 \$0  
04/2008 \$0  
03/2008 \$0  
02/2008 \$0  
01/2008 \$0  
12/2007 \$0  
11/2007 \$145  
10/2007 \$0

Between Oct 2007 and Dec 2008, your credit limit/high balance was \$23,000

## Record of Requests for Your Credit History

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### Inquiries Shared Only With You

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request);
- a static copy of your credit report provided to a subsequent user necessary to complete your mortgage loan application.

These inquiries do not affect your credit score.

#### CIC/EXPERIAN CREDIT RPT

**Address:**

PO BOX 19729  
IRVINE CA 92623  
*No phone number available*

**Date of Request:**

02/11/2009

#### FIRST USA,NA

**Address:**

PO BOX 8650  
WILMINGTON DE 19899  
(800) 955-9900

**Date of Request:**

12/21/2008, 10/02/2008, 04/14/2008,  
12/31/2007

#### CAP ONE NA

**Address:**

PO BOX 26625  
RICHMOND VA 23261  
*No phone number available*

**Date of Request:**

12/12/2008

#### AMEX

**Address:**

20022 NORTH 31ST STREET

**Date of Request:**

12/10/2008, 11/14/2008, 10/23/2008,



PHOENIX AZ 85027  
*No phone number available*

09/24/2008, 08/25/2008, 07/21/2008,  
06/20/2008, 06/04/2008, 04/29/2008,  
03/20/2008, 02/25/2008, 01/22/2008,  
12/06/2007, 11/20/2007, 10/26/2007

### CAP ONE

**Address:**  
PO BOX 30281  
SALT LAKE CITY UT 84130  
*No phone number available*

**Date of Request:**  
12/01/2008, 10/23/2008

### BANK OF AMERICA

**Address:**  
PO BOX 17054  
WILMINGTON DE 19884  
(800) 421-2110

**Date of Request:**  
11/25/2008

### USAA FEDERAL SAVINGS BK

**Address:**  
PO BOX 47504  
SAN ANTONIO TX 78265  
*No phone number available*

**Date of Request:**  
11/08/2008

### MACYS/DSNB

**Address:**  
9111 DUKE BLVD  
MASON OH 45040  
*No phone number available*

**Date of Request:**  
11/07/2008

### USAA SAVINGS BANK

**Address:**  
3773 HOWARD HUGHES PKWY  
LAS VEGAS NV 89169  
*No phone number available*

**Date of Request:**  
10/23/2008

### TD BANK N.A.

**Address:**  
5 COMMERCE PARK N  
BEDFORD NH 03110  
*No phone number available*

**Date of Request:**  
09/30/2008

### JPMORGAN CHASE BANK NA

**Address:**  
201 N WALNUT ST FL 3CC12  
WILMINGTON DE 19801  
*No phone number available*

**Date of Request:**  
08/04/2008, 05/05/2008, 01/07/2008

### CIT BANK/DFS

**Address:**  
12234 B NORTH I-35  
AUSTIN TX 78753  
*No phone number available*

**Date of Request:**  
07/15/2008

### CHASE CARD SERVICES

**Address:**  
201 N WALNUT ST FL 6  
WILMINGTON DE 19801  
*No phone number available*

**Date of Request:**  
07/11/2008

### MACYS/FDSB

**Address:**  
9111 DUKE BLVD  
MASON OH 45040  
*No phone number available*

**Date of Request:**  
06/30/2008

### SOVEREIGN BANK FSB

**Address:**  
525 LANCASTER AVE  
READING PA 19611  
(215) 376-8363

**Date of Request:**  
06/18/2008, 03/31/2008, 12/19/2007

### USAA FEDERAL SAVINGS BK

**Address:**  
10750 MCDERMOTT FWY  
SAN ANTONIO TX 78288  
*No phone number available*

**Date of Request:**  
03/11/2008

### SOVEREIGN BANK FSB

**Address:**  
525 LANCASTER AVE  
READING PA 19611  
(215) 376-8363

**Date of Request:**  
12/19/2007

### CHASE

**Address:**  
800 BROOKSEGE BLVD  
WESTERVILLE OH 43081  
*No phone number available*

**Date of Request:**  
08/30/2007

### EXPERIAN

**Address:**  
PO BOX 9600  
ALLEN TX 75013  
*No phone number available*

**Date of Request:**  
01/09/2007

## Personal Information

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The following information is reported to us by you, your creditors and other sources. Each source may report your personal info differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, we did not list the Social Security number that you provided when you contacted us. The names are listed in no particular order and may include variations of your legal name. The Name identification number is how our system identifies the names associated with respective accounts on your credit report. These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

**Names:**

SUE B STEWART

**Name identification number:** 32627

SUE STEWART

**Name identification number:** 4228

SUE BALLOW STEWART

**Name identification number:** 16497

STEWART SUE

**Name identification number:** 19506

**Address:** 15 MATTHEW DR  
LONDONDERRY, NH 03053-2276

**Address identification number:** 0005739122

**Type of Residence:** Single family

**Geographical Code:** 0-370010-15-4760

**Address:** 11 BROOKVIEW DR  
DERRY, NH 03038-3914

**Address identification number:** 0005676709

**Type of Residence:** Single family

**Geographical Code:** 0-330210-15-4160

SUE BALLOW

**Name identification number:** 24379

**Social Security number variations:**

027441257

**Date of birth:**

05/30/1957

**Telephone numbers:**

(603) 434-7186 Residential

**Address:** PO BOX 254  
EAST DERRY, NH 03041-0254

**Address identification number:** 0005687368

**Type of Residence:** Post office box

**Geographical Code:** 0-330110-15-4160

## Important Message From Experian

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By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

## Contacting Us

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NCAC  
P.O. Box 9556  
Allen, TX 75013  
800 493 1058  
M - F 9am - 5pm in your time zone.

## Know your rights

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### FCRA Rights

Para informacion en español, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

#### 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.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

All consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some

mortgage transactions, you will receive credit score information for free from the mortgage lender.

- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) 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.ftc.gov/credit](http://www.ftc.gov/credit).
- **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.ftc.gov/credit](http://www.ftc.gov/credit).

**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. Federal enforcers are:**

Type of Business:	Contact:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1 877 382 4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 1 800 613 6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 1 202 452 3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 1 800 842 6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 1 703 519 4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1 877 275 3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 1 202 366 1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 1 202 720 7051

## States Rights

[Notification of rights for Arkansas consumers](#)  
[Notification of rights for California consumers](#)  
[California notice of your rights to request and obtain your credit score](#)  
[Notification of rights for Colorado consumers](#)  
[Notification of rights for Connecticut consumers](#)  
[Notification of rights for Delaware consumers](#)  
[Notification of rights for District of Columbia consumers](#)  
[Notification of rights for Florida consumers](#)

[Notification of rights for Georgia consumers](#)  
[Notification of rights for Indiana consumers](#)  
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[Notification of rights for New York consumers](#)  
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[Notification of rights for North Dakota consumers](#)  
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