

## Personal Information

1/10

Remarks: ACCOUNT CLOSED BY CONSUMER

Late Payments (24 months)	Last 24 months	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
		'03	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'02	dec	nov	oct	sep	aug	jul	jun	may	apr	mar
		30	60	90																				
		0	0	0																				

BANK OF AMERICA #488860325199\*\*\*\*

P O BOX 982238 EL PASO, TX 79998-2238 (800) 421-2110	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
	Date Updated:	02/01/2003	Account Type:	Revolving Account
	High Balance:	\$426	Responsibility:	Joint Account
	Credit Limit:	\$5,000	Date Opened:	11/01/1997
	Last Payment:	03/01/2001	Date Closed:	02/01/2003

Loan Type: CREDIT CARD  
Remarks: ACCOUNT CLOSED BY CONSUMER

Late Payments (34 months)	Last 34 months	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
------------------------------	----------------	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----

BARCLAYS BANK DELAWARE #486896000408\*\*\*\*

POB 8803 WILMINGTON, DE 19899 (866) 370-5931	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
	Date Updated:	02/03/2012	Account Type:	Revolving Account
	High Balance:	\$143	Responsibility:	Individual Account
	Credit Limit:	\$7,500	Date Opened:	07/08/2008
	Last Payment:	02/02/2012	Date Paid:	02/02/2012

Loan Type: CREDIT CARD

Late Payments (43 months)	Last 43 months	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
------------------------------	----------------	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----

BARCLAYS BANK DELAWARE #515665000114\*\*\*\*

POB 8803 WILMINGTON, DE 19899 (866) 370-5931	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
	Date Updated:	01/26/2012	Account Type:	Revolving Account
	High Balance:	\$99	Responsibility:	Individual Account
	Credit Limit:	\$1,000	Date Opened:	08/28/2007
	Last Payment:	08/30/2010	Date Paid:	08/30/2010

Loan Type: CREDIT CARD

Late Payments (48 months)	Last 48 months	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
		dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'11	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'10
		30	60	90																					
		0	0	0																					

BARCLAYS BANK DELAWARE #514887000161\*\*\*\*

POB 8803 WILMINGTON, DE 19899 (866) 370-5931	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
	Date Updated:	01/23/2012	Account Type:	Revolving Account
	High Balance:	\$0	Responsibility:	Individual Account
	Credit Limit:	\$1,500	Date Opened:	08/31/2006
			Date Closed:	01/23/2009

Loan Type: CREDIT CARD  
Remarks: ACCOUNT CLOSED BY CONSUMER

Late Payments (48 months)	Last 48 months	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
		dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'11	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'10
		30	60	90																					
		0	0	0																					

CAPITAL ONE BANK USA NA #517805897023\*\*\*\*

PO BOX 30281 SALT LAKE CITY, UT 84130 (800) 258-9319	Balance:	\$572	Pay Status:	Current; Paid or Paying as Agreed
	Date Updated:	02/04/2012	Account Type:	Revolving Account
	High Balance:	\$616	Responsibility:	Authorized Account
	Credit Limit:	\$1,000	Terms:	Minimum \$15
	Last Payment:	01/09/2012		

Date Opened: 08/02/2010

Loan Type: CREDIT CARD

Late Payments  
(18 months)  
30 60 90  
0 0 0

Last 18 months

OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK  
'12 dec nov oct sep aug jul jun may apr mar feb '11 dec nov oct sep aug

CAPITAL ONE BANK USA NA #546630875223\*\*\*\*

PO BOX 30281  
SALT LAKE CITY, UT 84130  
(800) 258-9319

Balance: \$5,546  
Date Updated: 02/04/2012  
High Balance: \$6,610  
Credit Limit: \$23,000  
Last Payment: 01/09/2012

Pay Status: Current; Paid or Paying as Agreed  
Account Type: Revolving Account  
Responsibility: Individual Account  
Terms: Minimum \$55  
Date Opened: 08/25/2009

Loan Type: FLEXIBLE SPENDING CREDIT CARD

Late Payments  
(29 months)  
30 60 90  
0 0 0

Last 29 months

OK  
'12 dec nov oct sep aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb  
OK OK OK OK OK  
'10 dec nov oct sep

CAPITAL ONE BANK USA NA #400344701473\*\*\*\*

PO BOX 30281  
SALT LAKE CITY, UT 84130  
(800) 258-9319

Balance: \$0  
Date Updated: 01/11/2012  
High Balance: \$4,517  
Credit Limit: \$20,000  
Last Payment: 01/09/2012

Pay Status: Current; Paid or Paying as Agreed  
Account Type: Revolving Account  
Responsibility: Authorized Account  
Date Opened: 06/25/2007  
Date Paid: 01/09/2012

Loan Type: CREDIT CARD

Late Payments  
(48 months)  
30 60 90  
0 0 0

Last 48 months

OK  
dec nov oct sep aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb '10  
OK  
dec nov oct sep aug jul jun may apr mar feb '09 dec nov oct sep aug jul jun may apr mar feb '08

CHASE BANK USA NA #546626400639\*\*\*\*

PO BOX 15298  
WILMINGTON, DE 19850  
(800) 955-9900

Balance: \$0  
Date Updated: 02/07/2012  
High Balance: \$396  
Credit Limit: \$13,500  
Last Payment: 08/02/2011

Pay Status: Current; Paid or Paying as Agreed  
Account Type: Revolving Account  
Responsibility: Individual Account  
Date Opened: 07/07/2009  
Date Paid: 08/02/2011

Loan Type: FLEXIBLE SPENDING CREDIT CARD

Late Payments  
(30 months)  
30 60 90  
0 0 0

Last 30 months

OK  
'12 dec nov oct sep aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb  
OK OK OK OK OK OK  
'10 dec nov oct sep aug

CHASE/BANK ONE CARD SERV #464018801078\*\*\*\*

PO BOX 15298  
WILMINGTON, DE 19850  
(800) 945-2006

Balance: \$0  
Date Updated: 01/23/2012  
High Balance: \$628  
Credit Limit: \$14,000  
Last Payment: 12/10/2010

Pay Status: Current; Paid or Paying as Agreed  
Account Type: Revolving Account  
Responsibility: Individual Account  
Date Opened: 06/16/2004  
Date Paid: 12/10/2010

Loan Type: FLEXIBLE SPENDING CREDIT CARD

Late Payments  
(48 months)  
30 60 90  
0 0 0

Last 48 months

OK  
dec nov oct sep aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb '10  
OK  
dec nov oct sep aug jul jun may apr mar feb '09 dec nov oct sep aug jul jun may apr mar feb '08

CITICARDS CBNA #518390002007\*\*\*\*

PO BOX 6497  
STOUX FALLS, SD 57117-6497  
(800) 950-5114

Balance: \$0  
Date Updated: 04/03/2009  
Credit Limit: \$2,000  
Last Payment: 02/04/2005

Pay Status: Current; Paid or Paying as Agreed  
Account Type: Revolving Account  
Responsibility: Authorized Account  
Date Opened: 01/09/2002

**Date Closed:** 03/01/2009  
**Date Paid:** 02/04/2005

**Loan Type:** CREDIT CARD  
**Remarks:** CLOSED BY CREDIT GRANTOR

**Late Payments**  
(48 months)

30	60	90
0	0	0

**Last 48 months**

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
mar	feb	'09	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'08	dec	nov	oct	sep	aug	jul	jun
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
mar	feb	'07	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'06	dec	nov	oct	sep	aug	jul	jun

**DISCOVER FINCL SVC LLC #601149947212\*\*\*\***

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

<b>Balance:</b>	\$0
<b>Date Updated:</b>	02/06/2012
<b>High Balance:</b>	\$932
<b>Credit Limit:</b>	\$2,500
<b>Last Payment:</b>	05/21/2010

<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Date Opened:</b>	09/22/2004
<b>Date Paid:</b>	05/21/2010

**Loan Type:** CREDIT CARD

**Late Payments**  
(48 months)

30	60	90
0	0	0

**Last 48 months**

OK '12	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '11	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb
OK '10	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '09	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb

**DISCOVER FINCL SVC LLC #601100190297\*\*\*\***

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

<b>Balance:</b>	\$0
<b>Date Updated:</b>	01/20/2012
<b>High Balance:</b>	\$11,491
<b>Credit Limit:</b>	\$20,000
<b>Last Payment:</b>	11/17/2011

<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Date Opened:</b>	07/22/1999
<b>Date Paid:</b>	11/17/2011

**Loan Type:** CREDIT CARD

**Late Payments**  
(48 months)

30	60	90
0	0	0

**Last 48 months**

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'11	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	'10	
dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'09	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'08

**DISCOVER FINCL SVC LLC #601100108950\*\*\*\***

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

<b>Balance:</b>	\$0
<b>Date Updated:</b>	05/20/2005
<b>High Balance:</b>	\$0
<b>Credit Limit:</b>	\$14,500
<b>Last Payment:</b>	04/09/2002

<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Date Opened:</b>	04/24/1986
<b>Date Closed:</b>	09/21/2004
<b>Date Paid:</b>	04/01/2002

**Loan Type:** CREDIT CARD

**Remarks:** ACCOUNT CLOSED BY CONSUMER

**Late Payments**  
(48 months)

30	60	90
0	0	0

**Last 48 months**

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
apr	mar	feb	'05	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'04	dec	nov	oct	sep	aug	jul	jun	may
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
apr	mar	feb	'03	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'02	dec	nov	oct	sep	aug	jul	jun	may

**DSNB/MACYS #412341493\*\*\*\***

PO BOX 8218  
MASON, OH 45040  
(800) 243-6552

<b>Balance:</b>	\$0
<b>Date Updated:</b>	01/15/2012
<b>Last Payment:</b>	06/13/2010

<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Date Opened:</b>	12/01/2002
<b>Date Paid:</b>	06/13/2010

**Loan Type:** CHARGE ACCOUNT

**Late Payments**  
(48 months)

30	60	90
0	0	0

**Last 48 months**

OK  
dec nov oct sep aug jul jun may apr mar feb '11 dec nov oct sep aug jul jun may apr mar feb '10  
OK  
dec nov oct sep aug jul jun may apr mar feb '09 dec nov oct sep aug jul jun may apr mar feb '08

**GECRB/LORD & TAYLOR #604584094516\*\*\*\***

PO BOX 965015  
ORLANDO, FL 32896-5015  
(866) 465-8292

<b>Balance:</b>	\$0
<b>Date Updated:</b>	01/26/2009
<b>High Balance:</b>	\$151

<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Account Type:</b>	Revolving Account

OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK  
dec nov oct sep aug jul jun may apr mar feb '08 dec nov oct sep

OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK  
dec nov oct sep aug jul jun may apr mar feb '11 dec nov oct

OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK  
dec nov oct sep aug jul jun may apr mar feb '11 dec nov oct

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'11	dec	nov	oct	sep	aug	jul	jun	may
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'09	dec	nov	oct	sep	aug	jul	jun	may

OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '09	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '08	OK dec
OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '07	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '06	OK dec







<b>Account Type:</b>	Revolving Account
<b>Responsibility:</b>	Individual Account
<b>Date Opened:</b>	10/03/2007
<b>Date Paid:</b>	12/22/2011

**Late Payments**  
(48 months)

30	60	90
0	0	0

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'11	dec	nov	oct	sep	aug	jul	jun	may	apr	mar
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'09	dec	nov	oct	sep	aug	jul	jun	may	apr	mar
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'08	dec	nov	oct	sep	aug	jul	jun	may	apr	mar

## 8/10



**Online:**

[To learn about reporting an inaccuracy click here.](#)

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 19022-2000

**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 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.

In addition, by September 2005 all consumers will be 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 more 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, the consumer reporting agency is not required to remove accurate derogatory information from your file unless it is outdated (as described below) or cannot be verified. 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 1-888-567-8688 (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.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:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
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 Consumer Help PO Box 1200 Minneapolis, MN 55480 1-888-851-1920 Website Address: <a href="http://www.federalreserveconsumerhelp.gov">www.federalreserveconsumerhelp.gov</a> Email Address: <a href="mailto:ConsumerHelp@FederalReserve.gov">ConsumerHelp@FederalReserve.gov</a>
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

#### **Information Regarding State Laws**

##### **New Hampshire Residents**

##### **NOTICE TO NEW HAMPSHIRE CONSUMERS**

##### **Right to Security Freeze on Consumer Credit Report**

As of January 1, 2007 you have the right to place a "security freeze" on your credit report pursuant to RSA 359-B:24. Under New Hampshire law, what is commonly known as a credit report is referred to as a "consumer report." A security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. The security freeze must be requested in writing, by certified mail.

You may obtain a security freeze on your consumer report at no charge if you are a victim of identity theft and you submit a copy of the police report, investigative report, or complaint that you filed with a law enforcement agency about unlawful use of your personal information by another person.

The consumer reporting agency may charge you a fee for the security freeze if you are not a victim of identity theft.

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 gains access to the personal and financial information in your consumer report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale.

When you place a security freeze on your consumer report, within 10 business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your consumer report or authorize the release of your consumer report for a specific party or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- 1) The unique personal identification number or password provided by the consumer reporting agency.
- 2) Proper identification to verify your identity.
- 3) The proper information regarding the third party who will receive the credit report or the period of time for which the report shall be available to users of the credit report.
- 4) Payment of the applicable fee, if any.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a consumer report must comply with the request no later than 3 business days after receiving the request.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity with which you have an existing account that requests information in your consumer report for the purposes of reviewing or collecting the accounts, provided the use of your credit report is for a permissible purpose as provided by the federal Fair Credit Reporting Act. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have the right to bring a civil action against anyone who violates your rights under the credit reporting laws.