-Begin Credit Report-

Personal Information

SSN: SUE BALLOW STEWART

XXX-XX-2016 Date of Birth: 05/30/1957

Telephone: 434-7186

Your SSN is partially abbreviated for your protection. You have been on our files since 12/01/1979

CURRENT ADDRESS

Name:

Location:

15 MATTHEW DR Address:

LONDONDERRY, NH 03053

Reported: 08/01/1994 OTHER ADDRESSES

Address: 254 PO BOX 254

EAST DERRY, NH 03041

File Number: 317150624

Reported: 06/01/1994

Address: 11 BROOKVIEW DR **DERRY. NH 03038**

EMPLOYMENT DATA REPORTED

Employer Name: HOMEMAKER Date Reported: 06/10/2004

NASHUA NH

Employer Name: SANDERS Position: SRENG

Date Verified: 06/01/1986

Special Notes: The display of your Social Security number has been abbreviated and your account numbers have been modified in this report for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MEDICAL-', it includes medical information and the data following 'MEDICAL-' is not displayed to anyone but you except where permitted by law.

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below, Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.



Satisfactory Accounts

The following accounts are reported with no adverse information.

BANK OF AMERICA #426429314475****

P O BOX 982238 **Balance:** \$0 EL PASO, TX 79998-2238 Date Undated: 01/22/2009

(800) 421-2110 High Balance: \$4,690 Credit Limit: \$24,900

Responsibility: Individual Account 01/03/2007 Date Opened: 11/05/1996 Last Payment: Date Closed: 01/22/2009

Date Paid: 01/03/2007

Current; Paid or Paying as

Current; Paid or Paying as

02/01/2003

Revolving Account

Agreed

Pay Status:

Pay Status:

Date Closed:

Account Type:

Loan Type: CREDIT CARD

0

Remarks: ACCOUNT CLOSED BY CONSUMER

Late Payments (48 months)

30 60 90 0

Last 48 months

dec now oct sep aug jul jun may apr mar feb '06 dec now oct sep aug jul jun may apr mar feb '05

BANK OF AMERICA #435633000411****

P O BOX 982238 Balance: EL PASO, TX 79998-2238 Date Updated: 02/01/2003 (800) 421-2110

High Balance: \$1,143 Credit Limit: \$7,500 Last Payment: 02/01/1999

Aareed Account Type: Revolving Account Responsibility: Individual Account Date Opened: 11/01/1995

Loan Type: CREDIT CARD

CED BY CONCUMED annualcreditreport.transunion.com/products/.../viewPrintableReportCRS3.js...

KEMARKS: ACCOUNT CLUSED BY CONSUMER

Late Payments

(24 months) 30 60 90 0 0

Last 24 months

BANK OF AMERICA #488860325199****

P O BOX 982238 EL PASO, TX 79998-2238

(800) 421-2110

\$0 Date Updated:

Last Payment:

02/01/2003 High Balance: \$426 Credit Limit: \$5,000 03/01/2001 Pay Status:

Current; Paid or Paying as

Agreed

Account Type: Revolving Account Responsibility: Joint Account 11/01/1997 Date Opened: Date Closed: 02/01/2003

Loan Type: CREDIT CARD

Remarks: ACCOUNT CLOSED BY CONSUMER

Late Payments

(34 months) 30 60 90 0 0

Last 34 months OK OK OK OK OK OK OK 03 dec nov oct sep aug jul jun may apr

BARCLAYS BANK DELAWARE #486896000408****

POB 8803

WILMINGTON, DE 19899 (866) 370-5931

Balance: Date Updated: High Balance:

\$143 Credit Limit: \$7,500 02/02/2012 Last Payment:

\$0

02/03/2012

Pay Status: Current; Paid or Paying as Agreed

Account Type: Revolving Account Responsibility: Individual Account Date Opened: 07/08/2008 Date Paid: 02/02/2012

Loan Type: CREDIT CARD

Late Payments

(43 months) 30 60 90 0 0

Last 43 mont hs

BARCLAYS BANK DELAWARE #515665000114****

POB 8803

WILMINGTON, DE 19899 (866) 370-5931

Balance: Date Updated:

01/26/2012 High Balance: \$99 \$1,000 Credit Limit: Last Payment: 08/30/2010 Pay Status:

Account Type: Responsibility: Date Opened: Date Paid:

Agreed Revolving Account Individual Account

Current; Paid or Paying as

08/28/2007 08/30/2010

Loan Type: CREDIT CARD

Late Payments

(48 months) 30 60 90 0 0

Last 48 months

BARCLAYS BANK DELAWARE #514887000161****

POB 8803

WILMINGTON, DE 19899 (866) 370-5931

Balance: Date Updated: High Balance:

Credit Limit:

01/23/2012 \$0

\$1,500

Pay Status:

Current; Paid or Paying as Agreed

Revolving Account Account Type: Responsibility: Individual Account 08/31/2006 Date Opened: Date Closed: 01/23/2009

Loan Type: CREDIT CARD

Remarks: ACCOUNT CLOSED BY CONSUMER

Late Payments (48 months)

30 60 90 0 0

PO BOX 30281

Last 48 months

OK sep aug jul jun may apr mar OK OK

CAPITAL ONE BANK USA NA #517805897023****

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

Balance: \$572 Date Updated: 02/04/2012 High Balance: \$616 Credit Limit: \$1,000 Last Payment: 01/09/2012 Pay Status: Account Type:

Terms:

Responsibility:

Current; Paid or Paying as

Revolving Account Authorized Account Minimum \$15

08/02/2010 Date Opened: Loan Type: CREDIT CARD

Late Payments

(18 months) 30 60 90 0 0 0

Last 18 months CAPITAL ONE BANK USA NA #546630875223****

PO BOX 30281 Ralance: \$5.546 Pay Status:

SALT LAKE CITY, UT 84130 Date Updated: 02/04/2012 Agreed (800) 258-9319 High Balance: \$6,610 Revolving Account Account Type:

Credit Limit: \$23,000 Responsibility: Individual Account Last Payment: 01/09/2012 Minimum \$55 Terms: Date Opened: 08/25/2009

Loan Type: FLEXIBLE SPENDING CREDIT CARD

Late Payments

(29 months) 30 60 90 Ω

Last 29 months Current; Paid or Paying as

CAPITAL ONE BANK USA NA #400344701473****

Current; Paid or Paying as PO BOX 30281 Balance: \$0 Pay Status:

SALT LAKE CITY, UT 84130 Date Updated: 01/11/2012 Agreed

(800) 258-9319 High Balance: \$4,517 Account Type: Revolving Account Authorized Account Credit Limit: \$20,000 Responsibility: Last Payment: 01/09/2012 Date Opened: 06/25/2007 01/09/2012

Loan Type: CREDIT CARD

Late Payments

(48 months) 30 60 90 0

Last 48 months Date Paid:

CHASE BANK USA NA #546626400639****

PO BOX 15298 Balance: Pay Status: Current; Paid or Paying as

WILMINGTON, DE 19850 Date Updated: 02/07/2012 Agreed (800) 955-9900 **High Balance:** \$396 Account Type: Revolving Account

Credit Limit: \$13,500 Responsibility: Individual Account 08/02/2011 Date Opened: 07/07/2009 Last Payment: Date Paid: 08/02/2011

Loan Type: FLEXIBLE SPENDING CREDIT CARD

Late Payments

(30 months) 30 60 90 n Ω 0

Last 30 months OK OK OK OK OK dec nov oct sep aug OK aug jul jun may apr mar

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

PO BOX 15298 **Balance:** Pay Status: Current; Paid or Paying as WILMINGTON, DE 19850 Aareed

Date Updated: 01/23/2012 (800) 945-2006 **High Balance:** \$628 Account Type: Revolving Account Credit Limit: \$14,000 Responsibility: Individual Account Last Payment: 12/10/2010 Date Opened: 06/16/2004

Loan Type: FLEXIBLE SPENDING CREDIT CARD

Late Payments (48 months)

30 60 90 0 0

Last 48 months

OK sep aug jul jun may apr mar OK OK OK OK OK OK OK

Date Paid:

12/10/2010

CITICARDS CBNA #518390002007****

PO BOX 6497 Balance: Pay Status: Current; Paid or Paying as SIOUX FALLS, SD 57117-6497 Date Updated: 04/03/2009 Agreed

(800) 950-5114 Credit Limit: \$2,000 Account Type: Revolving Account Last Payment: 02/04/2005 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

Last 48 months **DISCOVER FINCL SVC LLC #601149947212******

PO BOX 15316

WILMINGTON, DE 19850-5316 (800) 347-2683

Balance: Date Updated: 02/06/2012 **High Balance:** \$932

Credit Limit: \$2,500 Last Payment: 05/21/2010 Pay Status: Current; Paid or Paying as

Agreed

Revolving Account Account Type: Responsibility: Individual Account Date Opened: 09/22/2004 05/21/2010 Date Paid:

Loan Type: CREDIT CARD

Late Payments

(48 months) 30 60 90 0 ٥

Last 48 months **DISCOVER FINCL SVC LLC #601100190297******

PO BOX 15316

WILMINGTON, DE 19850-5316

(800) 347-2683

Balance: Date Updated:

High Balance: \$11,491 Credit Limit: \$20,000 Last Payment: 11/17/2011

01/20/2012

Pay Status: Current; Paid or Paying as

Agreed

Account Type: Revolving Account Responsibility: Individual Account Date Opened: 07/22/1999 Date Paid: 11/17/2011

Loan Type: CREDIT CARD

Late Payments

(48 months) 30 60 90 0 0 0

Last 48 months **DISCOVER FINCL SVC LLC** #601100108950****

PO BOX 15316 WILMINGTON, DE 19850-5316

(800) 347-2683

Balance: Date Updated: 05/20/2005 High Balance: \$0

Credit Limit: \$14,500 Last Payment: 04/09/2002 Pay Status: Current; Paid or Paying as

Agreed

Revolving Account Account Type: Responsibility: Individual Account 04/24/1986 Date Opened: Date Closed: 09/21/2004

Date Paid: 04/01/2002

Loan Type: CREDIT CARD

Remarks: ACCOUNT CLOSED BY CONSUMER

Late Payments

(48 months) 30 60 90 Last 48 months DSNB/MACYS #412341493****

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

Balance: Date Updated: Last Payment:

01/15/2012 06/13/2010 Pay Status: Current; Paid or Paying as

Agreed

Account Type: Revolving Account Responsibility: Individual Account 12/01/2002 Date Opened: Date Paid: 06/13/2010

Loan Type: CHARGE ACCOUNT

Late Payments (48 months)

30 60 90 0

0

Last 48 months OK OK

GECRB/LORD & TAYLOR #604584094516****

PO BOX 965015 Balance: \$0 ORLANDO, FL 32896-5015 Date Updated: 01/26/2009 Pay Status: Current; Paid or Paying as Agreed Account Type Pavalving Account

nigii balalice. тстф

Credit Limit: \$500 04/14/2003 Last Payment:

ACCOUNT TYPE: REVUIVING ACCOUNT Responsibility: Individual Account Date Opened: 03/01/2003 Date Closed: 10/08/2008 Date Paid: 04/14/2003

Loan Type: CHARGE ACCOUNT

Remarks: CLOSED

30 60 90

0 0 0

Late Payments (16 months)

Last 16 months GECRB/LOWES BRC #798192430034****

PO BOX 965005 Pay Status: Current; Paid or Paying as Balance: \$0

ORLANDO, FL 32896-5005 Date Updated: 01/22/2012 ጵ፪የራብ ling Account Account Type: (800) 444-1408 High Balance: \$1,365 Responsibility: Individual Account Credit Limit: \$9.500 Date Opened: 10/17/2010 Last Payment: 10/29/2010 Date Closed: 11/22/2010

Loan Type: CHARGE ACCOUNT

Remarks: CREDIT CARD LOST OR STOLEN

Late Payments

(15 months) 30 60 90

0

Last 15 months OK OK OK OK OK OK OK

GECRB/LOWES BRC #798192430902****

PO BOX 965005 Balance: \$0 Pay Status: Current; Paid or Paying as

ORLANDO, FL 32896-5005 Date Undated: 01/22/2012 Aareed

(800) 444-1408 High Balance: \$1,365 Account Type: Revolving Account Credit Limit: \$9,500 Responsibility: Individual Account Date Opened: 10/17/2010 Last Payment: 10/29/2010 Date Paid: 10/29/2010

Loan Type: CHARGE ACCOUNT

Late Payments

(15 months)

30 60 90 O 0

Last 15 months GECRB/SAMS #771410041340****

PO BOX 965005 \$0 Pay Status: Current; Paid or Paying as

ORLANDO, FL 32896-5005 01/13/2012 Date Updated: Agreed (800) 964-1917 High Balance: \$497 Account Type: Revolving Account

Credit Limit: Responsibility: Individual Account \$124 02/20/2009 03/04/2000 Last Payment: Date Opened: Date Closed: 03/14/2011 02/20/2009

Date Paid: Loan Type: CHARGE ACCOUNT

Remarks: CLOSED

0

Late Payments (48 months) 30 60 90

Last 48 months GECRB/SAMS #771410057604****

PO BOX 965005 Current; Paid or Paying as Balance: \$0 Pay Status: ORLANDO, FL 32896-5005 Agreed

Date Updated: 12/11/2009 (800) 964-1917 Revolving Account **High Balance:** \$497 Account Type: Credit Limit: \$3,500 Responsibility: Individual Account

Last Payment: 04/24/2006 Date Opened: 03/04/2000 Date Closed: 05/11/2007

Loan Type: CHARGE ACCOUNT

Remarks: CREDIT CARD LOST OR STOLEN

Late Payments (48 months)

30 60 90

Last 48 months

GECRB/TJX CO PLCC #604585201589****

PO BOX 965015 Balance: \$0

ORLANDO, FL 32896 Date Updated: 02/07/2012

Phone number not available High Balance: \$156 Credit Limit: \$124

Account Type: Revolving Account Responsibility: Individual Account Date Opened: 06/09/2010 Last Payment: 06/16/2010 Date Paid: 06/16/2010

Pay Status:

Loan Type: CHARGE ACCOUNT

Late Payments

(19 months) 30 60 90 0

Last 19 months

LORD & TAYLOR #94516****

PO BOX 1628 MARYLAND HEIGHTS, MO 63043

(800) 654-0520

Balance:

Date Undated: 03/28/2005 High Balance: \$151

Last Payment: 04/14/2003 Pay Status: Current; Paid or Paying as Aareed

Aareed

Current; Paid or Paying as

Account Type: Revolving Account

Responsibility: Individual Account 03/01/2003 Date Opened: Date Closed: 03/28/2005

Date Paid: 04/01/2003

Loan Type: CHARGE ACCOUNT

Remarks: PURCHASED BY ANOTHER LENDER

Late Payments

(24 months) 30 60 90 Last 24 months

SOVEREIGN BANK FSB #880600****

1130 BERKSHIRE BLVD WYOMISSING, PA 19610-1242

(800) 683-4663

Balance: \$0

05/04/2009 Date Updated:

High Balance: \$50,000 Last Payment: 03/27/2009 Pay Status:

Current: Paid or Paving as

Agreed

Account Type: Mortgage Account Responsibility: Joint Account Terms: \$474 Monthly for 180 months

Date Opened: 08/10/1994 Date Closed: 05/04/2009

Loan Type: CONVENTIONAL REAL ESTATE MTG Remarks: CLOSED

Late Payments (48 months) 30 60 90

> 0 0 0

Last 48 mont hs

TNB-VISA #435237672793****

POB 673 MINNEAPOLIS, MN 55440-0673

(888) 755-5856

Balance: Date Updated: 03/29/2010 High Balance: \$118 Credit Limit: \$10,000 Last Payment: 09/13/2005 Pay Status:

Current; Paid or Paying as

Agreed

Account Type: Revolving Account Responsibility: Individual Account Date Opened: 08/14/2005 Date Closed: 05/16/2007

Date Paid: 09/13/2005

Loan Type: CREDIT CARD Remarks: CLOSED

Late Payments (48 months) 30 60 90

Last 48 months

UNIVERSAL CD CBNA #515735003054****

POB 6497 STOUX FALLS, SD 57117-6497

Phone number not available

Balance: \$0 Date Updated: 11/24/2011 \$7,906 **High Balance:** Credit Limit: \$12,600 Last Payment: 09/27/2010

Pay Status:

Current; Paid or Paying as Aareed

Account Type: Revolving Account Responsibility: Individual Account Date Opened: 05/25/2006 Date Paid: 09/27/2010

Loan Type: FLEXIBLE SPENDING CREDIT CARD



POB 6497

Last 48 months



UNIVERSAL CD CBNA #549113930502****

SIOUX FALLS, SD 57117-6497 Phone number not available

Balance: 11/03/2011 Date Updated: Credit Limit: \$7,400

09/07/2010

Last Payment:

Pay Status: Account Type: Responsibility: Current; Paid or Paying as Aareed Revolving Account

Authorized Account Date Opened: 08/14/2008 Date Paid: 09/07/2010

Loan Type: CREDIT CARD

Late Payments

(38 months) 30 60 90 0 0

Last 38 months

UNIVERSAL CD CBNA #449228025868****

SIOUX FALLS, SD 57117-6497

Date Updated: Phone number not available

Balance:

03/24/2011 Credit Limit: \$13.800 01/10/2007 Last Payment:

Pay Status:

Current; Paid or Paying as

Agreed

Account Type: Revolving Account Responsibility: Joint Account Date Opened: 06/06/1990 Date Closed: 02/20/2011 Date Paid: 01/10/2007

Loan Type: CREDIT CARD

Remarks: CLOSED BY CREDIT GRANTOR

Late Payments

(48 months) 30 60 90 Last 48 months

UNIVERSAL CD CBNA #549113030493****

SIOUX FALLS, SD 57117-6497

Phone number not available

Balance: \$0 Date Updated: 10/24/2006

Credit Limit: \$4,200 08/07/2006 Last Payment:

Pay Status:

Agreed Account Type: Revolving Account Responsibility: Authorized Account

Current; Paid or Paying as

Date Opened: 05/23/2005 Date Closed: 07/10/2006 Date Paid: 08/07/2006

Loan Type: CREDIT CARD

Remarks: CLOSED BY CREDIT GRANTOR

Late Payments

(16 months) 30 60 90 0 0

Last 16 mont hs

UNIVERSAL CD CBNA #549113018565****

POB 6497 SIOUX FALLS, SD 57117-6497

Phone number not available

Balance: Date Updated: 10/10/2006 Credit Limit:

\$12,000 07/24/2006 Pay Status: Current; Paid or Paying as

Agreed

Account Type: Revolving Account Responsibility: Individual Account Date Opened: 04/26/1991

Date Closed: 07/10/2006 Date Paid: 07/24/2006

Loan Type: CREDIT CARD

Remarks: CLOSED BY CREDIT GRANTOR

Late Payments (41 months)

30 60 90

Last 41 months OK sep aug jul jun may

USAA FEDERAL SAVING BANK #374355012224****

10750 MCDERMOTT SAN ANTONIO, TX 78288 (000) 022 0002

Balance: Date Updated:

Last Payment:

\$0 01/15/2012 Pay Status:

Current; Paid or Paying as Agreed

annualcreditreport.transunion.com/products/.../viewPrintableReportCRS3.js...

(800) 922-9092 **High Balance:** \$5,333

Account Type: Revolving Account Credit Limit: \$23,000 Responsibility: Individual Account Last Payment: 12/22/2011 Date Opened: 10/03/2007 Date Paid: 12/22/2011

Loan Type: CREDIT CARD

Late Payments

(48 months) 30 60 90 0

Last 48 months

Promotional Inquiries

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

USAA FED SVG BK - SAN AN

PO BOX 47504 SAN ANTONIO. TX 78265-7504 (800) 531-2265

Requested On: 11/01/2011

AMERICAN EXPRESS

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

Requested On: 08/13/2011, 07/09/2011, 06/11/2011, 05/06/2011,04/09/2011,03/12/2011,02/05/2011

CAPITAL ONE BANK USA NA

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

Requested On: 05/30/2011, 04/26/2011, 03/01/2011

AMICA INSURANCE

POB 6008 PROVIDENCE, RI 02940 Phone number not available Requested On: 03/15/2011

THE TRAVELERS COMPANIES

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

Requested On: 10/05/2011, 08/04/2011, 06/07/2011,

05/03/2011

BANK OF AMERICA

P O BOX 982238 EL PASO, TX 79998-2238 (800) 421-2110

Requested On: 06/27/2011, 06/06/2011, 05/08/2011, 03/28/2011,03/07/2011,02/08/2011

METLIFE AUTO DIRECT/DRM

211 QUAKER LN WEST WARWICK, RI 02893-2151 Phone number not available

Requested On: 05/15/2011, 03/15/2011

Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any credit score (except insurance companies may have access to other insurance company inquiries and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

DISCOVER FINCL SVC LLC

2500 LAKE COOK RD RIVERWOODS, IL 60015-3851 (800) 347-2683

Requested On: 01/31/2012

GECRB/LOWES BRC

PO BOX 965005 ORLANDO, FL 32896-5005 (800) 444-1408

Requested On: 12/28/2011

BARCLAYS BANK DELAWARE

POB 8803

WILMINGTON, DE 19899 (866) 370-5931

Requested On: 12/27/2011

GECRB/SAMS

PO BOX 965005

ORLANDO, FL 32896-5005 (800) 964-1917

Requested On: 02/23/2011

CAPITAL ONE BANK USA NA

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

Requested On: 01/01/2012

GECRB/TJX CO PLCC

PO BOX 965015 ORLANDO, FL 32896 Phone number not available Requested On: 12/28/2011

USAA FED SVG BK - SAN AN

PO BOX 47504 SAN ANTONIO, TX 78265-7504 (800) 531-2265

Requested On: 11/01/2011

-End of Credit Report-

To learn about reporting an inaccuracy click here.

For answers to general questions, please visit: 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 espanol, visite <u>www.ftc.gov/credit</u> 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, 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.qov/credit for more

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 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

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.

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 (888-50PTOUT).

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

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 Consumer Help PO Box 1200 Minneapolis, MN 55480 1-888-851-1920 Website Address: <u>www.federalreserveconsumerhelp.gov</u> Email Address: ConsumerHelp@FederalReserve.gov
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 $\underline{10}$ 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:

- The unique personal identification number or password provided by the consumer reporting agency.
 Proper identification to verify your identity.
 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.
 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 $\underline{3}$ 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.