

Wells Fargo Bank, N.A.
Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your Credit Score	Score: _____ Model: FICO® Risk Score, Classic V8
	Source: TransUnion _____ Date: _____

Understanding Your Credit Score																			
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>																		
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.																		
The range of scores	<p>Scores range from a low of 341 to a high of 850.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>																		
How your score compares to the scores of other consumers	<table border="1"> <caption>% of Consumers with Scores in a Particular Range</caption> <thead> <tr> <th>Score Range</th> <th>% of Consumers</th> </tr> </thead> <tbody> <tr> <td>341-499</td> <td>4%</td> </tr> <tr> <td>500-549</td> <td>7%</td> </tr> <tr> <td>550-599</td> <td>9%</td> </tr> <tr> <td>600-649</td> <td>10%</td> </tr> <tr> <td>650-699</td> <td>14%</td> </tr> <tr> <td>700-749</td> <td>17%</td> </tr> <tr> <td>750-799</td> <td>20%</td> </tr> <tr> <td>800-850</td> <td>19%</td> </tr> </tbody> </table> <p style="text-align: right;">TUF5G-G</p>	Score Range	% of Consumers	341-499	4%	500-549	7%	550-599	9%	600-649	10%	650-699	14%	700-749	17%	750-799	20%	800-850	19%
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Checking Your Credit Report

What if there are mistakes in your credit report?

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

How can you obtain a copy of your credit report?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report –

By telephone: Call toll-free: 1-877-322-8228

On the web: Visit www.annualcreditreport.com

By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <http://www.ftc.gov/bcp/online/include/requestformfinal.pdf>) to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

How can you get more information?

For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore.