

KAREN CHU**Personal & Confidential****Date Generated**

Dec 5, 2021

Report Number

3805-7977-44

**At a
Glance****11 Accounts****0 Public Records****4 Hard Inquiries****Personal Information****4** Names**4** Addresses**0** Employers**4** Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names**KAREN CHU**

Name ID #24951

**KAREN LAILEN
CHU**

Name ID #32609

KAREN LAI CHU

Name ID #14543

KAREN L CHU

Name ID #9352

Addresses

1233 YORK AVE APT20H NEW YORK NY, 10065-6342 Address ID #0229495343 Apartment complex	1233 YORK AVE APT11G NEW YORK NY, 10065-6342 Address ID #0018616128 Apartment complex	417 COUNTRY CLUB DR SAN FRANCISCO CA, 94132-1111 Address ID #0190024296 Single family	1233 YORK AVE APT11G1 NEW YORK NY, 10065-6306 Address ID #0832162100 Single family
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Year of Birth

1988

Phone Numbers

(415) 513-9489 Cellular	(415) 681-6874 Residential	(415) 681-8274 Residential
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Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

BANK OF AMERICA



Account Info

Account Name	BANK OF AMERICA
Account Number	426428XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual

Date Opened	09/20/2012
Status	Closed/Never late.
Status Updated	June 2014
Balance	\$0
Balance Updated	06/28/2014
Recent Payment	\$0
Monthly Payment	\$7
Credit Limit	\$900
Highest Balance	\$387
Terms	NA
On Record Until	Jun 2024



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2014	—	—	—	—	—	CLS	—	—	—	—	—	—
2013	—	●	●	—	—	—	—	—	—	—	—	—
2012	—	—	—	—	—	—	—	—	—	—	●	●

● Current on payments CLS Closed



Contact Info

Address	PO BOX 982238, EL PASO TX 79998
Phone Number	(800) 421-2110



Comment

Current:

Account closed at consumer's request.

Previous:

None

BANK OF AMERICA



Account Info

Account Name	BANK OF AMERICA
Account Number	440066XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	08/08/2020
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$6
Balance Updated	11/14/2021
Recent Payment	\$0
Monthly Payment	\$6
Credit Limit	\$2,500
Highest Balance	\$856
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	—	—	—	—	—	—	—	●	●	●	●	●

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$0	\$0	\$0 on 9/28/2021
Sep 2021	\$71	\$35	\$0 on 9/8/2021
Aug 2021	\$116	\$35	\$0 on 8/4/2021
Jul 2021	\$66	\$35	\$0 on 6/22/2021
Jun 2021	\$25	\$25	\$0 on 5/25/2021
May 2021	\$92	\$35	\$0 on 5/4/2021
Apr 2021	\$502	\$35	\$0 on 3/30/2021
Mar 2021	\$89	\$35	\$0 on 3/6/2021

Date	Balance	Scheduled Payment	Paid
Feb 2021	\$4	\$4	\$0 on 12/16/2020
Jan 2021	\$0	\$0	\$0 on 12/16/2020
Dec 2020	\$232	\$35	\$0 on 11/17/2020
Nov 2020	\$22	\$22	\$0 on 11/10/2020
Oct 2020	\$350	\$35	\$0 on 9/22/2020
Sep 2020	\$725	\$35	\$0
Aug 2020	\$0	\$0	\$0

Additional info

Between Aug 2020 and Oct 2021, your credit limit/high balance was \$2,500

**Contact Info**

Address

PO BOX 982238,
EL PASO TX 79998

Phone Number

(800) 421-2110

BANK OF AMERICA**Account Info**

Account Name	BANK OF AMERICA
Account Number	528071XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	06/28/2014
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$9
Balance Updated	11/04/2021
Recent Payment	\$0
Monthly Payment	\$9
Credit Limit	\$4,000
Highest Balance	\$1,034
Terms	NA

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	—	—	—	—	—	—	—	—	—	—	—	●

● Current on payments

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$0	\$0	\$0 on 9/28/2021
Sep 2021	\$39	\$25	\$0 on 8/10/2021
Aug 2021	\$9	\$9	\$0 on 7/13/2021
Jul 2021	\$39	\$25	\$0 on 5/25/2021
Jun 2021	\$0	\$0	\$0 on 5/25/2021
May 2021	\$0	\$0	\$0 on 5/4/2021
Apr 2021	\$24	\$24	\$0 on 3/6/2021
Mar 2021	\$54	\$25	\$0 on 2/9/2021
Feb 2021	\$54	\$25	\$0 on 1/12/2021
Jan 2021	\$54	\$25	\$0 on 12/16/2020
Dec 2020	\$54	\$25	\$0 on 11/10/2020
Nov 2020	\$79	\$25	\$0 on 9/15/2020
Oct 2020	\$0	\$0	\$0 on 9/15/2020
Sep 2020	\$64	\$25	\$0 on 8/8/2020

Date	Balance	Scheduled Payment	Paid
Aug 2020	\$64	\$25	\$0 on 7/20/2020
Jul 2020	\$39	\$25	\$0 on 6/13/2020
Jun 2020	\$64	\$25	\$0 on 5/18/2020
May 2020	\$64	\$25	\$0 on 4/20/2020
Apr 2020	\$149	\$25	\$0 on 3/16/2020
Mar 2020	\$144	\$25	\$0 on 2/19/2020
Feb 2020	\$149	\$25	\$0 on 1/11/2020
Jan 2020	\$72	\$25	\$0 on 12/9/2019
Dec 2019	\$97	\$25	\$0 on 11/9/2019

Additional info

Between Dec 2019 and Oct 2021, your credit limit/high balance was \$4,000

**Contact Info**

Address

PO BOX 982238,
EL PASO TX 79998

Phone Number

(800) 421-2110

CITI CARDS/CITIBANK**Account Info**

Account Name

CITI CARDS/CITIBANK

Account Number

542418XXXXXXXXXX

Account Type

Credit card

Responsibility

Individual

Date Opened

07/06/2021

Status

Open/Never late.

Status Updated

Nov 2021

Balance

\$316

Balance Updated

11/04/2021

Recent Payment

\$0

Monthly Payment

\$35

Credit Limit

\$3,000

Highest Balance\$634

TermsNA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	—	—	—	—	—	—	●	●	●	●	●	—

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$430	\$35	\$0 on 9/25/2021
Sep 2021	\$338	\$35	\$0 on 8/25/2021
Aug 2021	\$634	\$35	\$0
Jul 2021	\$0	\$0	\$0

Additional info

Between Jul 2021 and Oct 2021, your credit limit/high balance was \$3,000



Contact Info

AddressPO BOX 6241,
SIOUX FALLS SD 57117

Phone Number(800) 843-0777

JPMCB CARD



Account Info

Account NameJPMCB CARD

Account Number414720XXXXXXXXXX

Account TypeCredit Card

ResponsibilityAuthorized user

Date Opened08/27/2011

StatusPaid, Closed/Never late.

Status UpdatedJune 2013

Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$14,800
Highest Balance	\$11,549
Terms	NA
On Record Until	Jun 2023



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2013	●	●	●	●	●	CLS	—	—	—	—	—	—
2012	●	●	●	●	●	●	●	●	●	●	●	●
2011	—	—	—	—	—	—	—	—	●	●	●	●

● Current on payments CLS Closed



Contact Info

Address	PO BOX 15369, WILMINGTON DE 19850
Phone Number	(800) 945-2000



Comment

Current:

Account closed at consumer's request.

Previous:

None

JPMCB CARD



Account Info

Account Name	JPMCB CARD
Account Number	414720XXXXXXXXXX
Account Type	Credit Card
Responsibility	Individual

Date Opened	03/09/2013
Status	Paid, Closed/Never late.
Status Updated	Apr 2014
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$6,000
Highest Balance	\$1,758
Terms	NA
On Record Until	Apr 2024



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2014	●	●	●	CLS	—	—	—	—	—	—	—	—
2013	—	—	—	●	●	●	●	●	●	●	●	●

● Current on payments CLS Closed



Contact Info

Address	PO BOX 15369, WILMINGTON DE 19850
Phone Number	(800) 945-2000



Comment

Current:

Account closed at consumer's request.

Previous:

None

JPMCB CARD



Account Info

Account Name	JPMCB CARD
Account Number	414720XXXXXXXXXX

Account Type	Credit Card
Responsibility	Individual
Date Opened	03/06/2016
Status	Paid, Closed/Never late.
Status Updated	Mar 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$8,700
Highest Balance	\$3,437
Terms	NA
On Record Until	Mar 2027



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	●	●	CLS	—	—	—	—	—	—	—	—	—
2016	—	—	—	●	●	●	●	●	●	●	●	●

● Current on payments CLS Closed



Contact Info

Address	PO BOX 15369, WILMINGTON DE 19850
Phone Number	(800) 945-2000



Comment

Current:

Account closed at consumer's request.

Previous:

None

JPMCB CARD

Account Info



Account Name	JPMCB CARD
Account Number	414720XXXXXXXXXX
Account Type	Credit Card
Responsibility	Individual
Date Opened	11/28/2016
Status	Open/Never late.
Status Updated	Dec 2021
Balance	\$0
Balance Updated	12/01/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$5,800
Highest Balance	\$3,322
Terms	NA

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	●
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●

● Current on payments

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$2,173	\$40	\$0 on 11/24/2020
Oct 2021	\$0	\$0	\$0 on 11/24/2020
Sep 2021	\$0	\$0	\$0 on 11/24/2020
Aug 2021	\$0	\$0	\$0 on 11/24/2020
Jul 2021	\$0	\$0	\$0 on 11/24/2020
Jun 2021	\$0	\$0	\$0 on 11/24/2020

Date	Balance	Scheduled Payment	Paid
May 2021	\$0	\$0	\$0 on 11/24/2020
Apr 2021	\$0	\$0	\$0 on 11/24/2020
Mar 2021	\$0	\$0	\$0 on 11/24/2020
Feb 2021	\$0	\$0	\$0 on 11/24/2020
Jan 2021	\$0	\$0	\$0 on 11/24/2020
Dec 2020	\$0	\$0	\$0 on 11/24/2020
Nov 2020	\$0	\$0	\$0 on 11/24/2020
Oct 2020	\$101	\$35	\$0 on 9/14/2020
Sep 2020	\$0	\$0	\$0 on 9/14/2020
Aug 2020	\$113	\$35	\$0 on 8/7/2020
Jul 2020	\$498	\$35	\$0 on 7/19/2020
Jun 2020	\$472	\$35	\$0 on 6/13/2020
May 2020	\$284	\$35	\$0 on 5/21/2020
Apr 2020	\$364	\$35	\$0 on 3/29/2020
Mar 2020	\$808	\$35	\$0 on 3/2/2020
Feb 2020	\$497	\$35	\$0 on 2/17/2020
Jan 2020	\$643	\$35	\$0 on 1/12/2020
Dec 2019	\$1,485	\$35	\$0 on 12/8/2019

Additional info

Between Dec 2019 and Nov 2021, your credit limit/high balance was \$5,800

**Contact Info**

Address

PO BOX 15369,
WILMINGTON DE 19850

Phone Number

(800) 945-2000

**Comment**

Current:

Account previously in dispute - investigation complete, reported by data furnisher

Previous:

None

JPMCB CARD



Account Info

Account Name	JPMCB CARD
Account Number	426684XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	12/07/2013
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$0
Balance Updated	11/04/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$4,500
Highest Balance	\$1,695
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	—	—	—	—	—	—	—	—	—	—	—	●

- Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$0	\$0	\$0 on 10/5/2020
Sep 2021	\$0	\$0	\$0 on 10/5/2020
Aug 2021	\$0	\$0	\$0 on 10/5/2020
Jul 2021	\$0	\$0	\$0 on 10/5/2020
Jun 2021	\$0	\$0	\$0 on 10/5/2020
May 2021	\$0	\$0	\$0 on 10/5/2020
Apr 2021	\$0	\$0	\$0 on 10/5/2020
Mar 2021	\$0	\$0	\$0 on 10/5/2020
Feb 2021	\$0	\$0	\$0 on 10/5/2020
Jan 2021	\$0	\$0	\$0 on 10/5/2020
Dec 2020	\$0	\$0	\$0 on 10/5/2020
Nov 2020	\$0	\$0	\$0 on 10/5/2020
Oct 2020	\$0	\$0	\$0 on 10/5/2020
Sep 2020	\$88	\$35	\$0 on 5/1/2020
Aug 2020	\$0	\$0	\$0 on 5/1/2020
Jul 2020	\$0	\$0	\$0 on 5/1/2020
Jun 2020	\$0	\$0	\$0 on 5/1/2020
May 2020	\$0	\$0	\$0 on 5/1/2020
Apr 2020	\$29	\$29	\$0 on 3/2/2020
Mar 2020	\$0	\$28	\$0 on 3/2/2020
Feb 2020	\$0	\$28	\$0 on 1/12/2020
Jan 2020	\$0	\$28	\$0 on 1/12/2020

Date	Balance	Scheduled Payment	Paid
Dec 2019	\$0	\$6	\$0 on 10/1/2019

Additional info

Between Dec 2019 and Oct 2021, your credit limit/high balance was \$4,500



Contact Info

Address	PO BOX 15369, WILMINGTON DE 19850
Phone Number	(800) 945-2000

JPMCB CARD



Account Info

Account Name	JPMCB CARD
Account Number	521307XXXXXXXXXX
Account Type	Credit Card
Responsibility	Individual
Date Opened	10/07/2020
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$0
Balance Updated	11/05/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$4,200
Highest Balance	\$932
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	—	—	—	—	—	—	—	—	—	—	●	●

● Current on payments

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$0	\$0	\$0 on 8/8/2021
Sep 2021	\$0	\$0	\$0 on 8/8/2021
Aug 2021	\$0	\$0	\$0 on 8/8/2021
Jul 2021	\$265	\$35	\$0 on 6/20/2021
Jun 2021	\$498	\$35	\$0 on 5/21/2021
May 2021	\$697	\$35	\$0 on 5/2/2021
Apr 2021	\$279	\$35	\$0 on 4/2/2021
Mar 2021	\$75	\$35	\$0 on 2/6/2021
Feb 2021	\$0	\$0	\$0 on 2/6/2021
Jan 2021	\$216	\$35	\$0 on 12/15/2020
Dec 2020	\$238	\$35	\$0 on 11/27/2020
Nov 2020	\$380	\$35	\$0

Additional info

Between Nov 2020 and Oct 2021, your credit limit/high balance was \$4,200

**Contact Info**

Address

PO BOX 15369,
WILMINGTON DE 19850

Phone Number

(800) 945-2000

TD BANK USA/TARGETCREDIT**Account Info**

Account Name

TD BANK USA/TARGETCREDIT

Account Number

585975XXXXXXXXXX

Account Type

Credit card

Responsibility

Individual

Date Opened

10/05/2020

Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$160
Balance Updated	11/04/2021
Recent Payment	\$140
Monthly Payment	\$29
Credit Limit	\$2,500
Highest Balance	\$399
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	—	—	—	—	—	—	—	—	—	—	●	●

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$140	\$29	\$148 on 10/1/2021
Sep 2021	\$148	\$29	\$167 on 9/1/2021
Aug 2021	\$167	\$29	\$189 on 8/1/2021
Jul 2021	\$189	\$29	\$252 on 7/1/2021
Jun 2021	\$252	\$29	\$189 on 6/1/2021
May 2021	\$189	\$29	\$176 on 5/1/2021
Apr 2021	\$176	\$29	\$93 on 4/1/2021
Mar 2021	\$93	\$29	\$163 on 3/1/2021
Feb 2021	\$163	\$29	\$67 on 2/1/2021
Jan 2021	\$67	\$29	\$237 on 1/1/2021
Dec 2020	\$237	\$29	\$92 on 12/1/2020

Date	Balance	Scheduled Payment	Paid
Nov 2020	\$92	\$0	\$0

Additional info

Between Nov 2020 and Oct 2021, your credit limit/high balance was \$2,500

**Contact Info**

Address

PO BOX 673,
MINNEAPOLIS MN 55440

Phone Number

(888) 755-5856

Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

No public records reported.

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

RENTGROW

Inquired on
12/03/2021

177
HUNTINGTON
AVESTE 1703
BOSTON MA,
02115

Rental on behalf
of URBAN
ASSOCIATES
LL. This inquiry
is scheduled to
continue on
record until Jan
2024.

CITICARDS/CITIBANK

Inquired on
07/06/2021

5800 S CORPORATE
PL # 234 SIOUX
FALLS SD, 57108

Unspecified. This inquiry
is scheduled to continue
on record until Aug 2023.

**JPMCB
CARD**

Inquired on
10/07/2020

PO BOX
15369
WILMINGTON
DE, 19850

Credit card with
0 Months
repayment
terms. This
inquiry is
scheduled to
continue on
record until Nov
2022.

BK OF AMER

Inquired on
08/08/2020

PO BOX
982238 EL
PASO TX,
79998

Unspecified.
This inquiry is
scheduled to
continue on
record until Sep
2022.

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit.

EXPERIAN

Inquired on
12/05/2021

475 ANTON
BLVD,
COSTA MESA
CA 92626

BK OF AMER

Inquired on
11/26/2021

PO BOX
982238,
EL PASO TX
79998
(800) 421-2110

**EXPERIANHLT
H**

Inquired on
11/01/2021 an
d 03/11/2021

720 COOL
SPRINGS BLVD
STE 200,
FRANKLIN TN
37067
(763) 416-1030

On behalf of
SRCHAMER/WEIL
L CORNELL for 30

JPMCB HL

Inquired on
10/28/2021,
09/03/2021 an
d 07/12/2021

PO BOX 24696,
COLUMBUS OH
43224
(800) 848-9136

**CITIZENS
BANK NA**

Inquired on
10/25/2021,
08/30/2021,
05/10/2021 an
d 03/15/2021

770 LEGACY
PL,
DEDHAM MA
02026

JPMCB CARD

Inquired on
10/04/2021

PO BOX 15298,
WILMINGTON
DE 19850
(800) 432-3117

TD BANK

Inquired on
09/16/2021

PO BOX 9500,
MINNEAPOLIS
MN 55440

JPMCB CARD

Inquired on
08/03/2021

PO BOX 15298,
WILMINGTON
DE 19850
(800) 432-3117

**LN/VISION/LIB
ERTY MUTUAL**

Inquired on
07/08/2021

175 BERKELEY
ST,
BOSTON MA
02116

JPMCB CARD

Inquired on
07/07/2021

PO BOX 15298,
WILMINGTON
DE 19850

CBNA

Inquired on
07/06/2021

5800 S
CORPORATE PL
234,
SIOUX FALLS
SD 57108
(800) 745-5473

TD/TARGET

Inquired on
03/23/2021

PO BOX 673,
MINNEAPOLIS
MN 55440
(612) 307-8622

**EXPERIANHEAL
TH/NORTHWEL
L**

Inquired on
12/09/2020

270 05 76TH
AVE,
NEW HYDE
PARK NY 11040

Important Messages

Medical Information

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 on your report, but on 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.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

Contact Experian

Online

Visit Experian.com/dispute to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit Experian.com/help

Phone

Monday - Friday

9am to 5pm
(855) 414-6047

Mail

Experian

PO Box 9701
Allen, TX 75013

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment — or to take another adverse action against you — must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness 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.consumerfinance.gov/learnmore 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.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 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.consumerfinance.gov/learnmore.

Consumers Have The Right To Obtain A Security Freeze

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

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 credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

PLEASE CONTACT:

a. Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

b. Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street,
Suite 3450
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Asst. General Counsel
for Aviation Enforcement
& Proceedings
Aviation Consumer
Protection Division
Department of
Transportation
1200 New Jersey
Avenue SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Proceedings,
Surface Transportation
Board
Department of
Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and
Stockyards
Administration area
supervisor

6. Small Business Investment Companies

Associate Deputy
Administrator for Capital
Access
United States Small
Business Administration
409 Third Street, SW, 8th
Floor
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange
Commission
100 F St NE
Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal

Farm Credit

Intermediate Credit Banks, and Production Credit Associations

Administration

1501 Farm Credit Drive

McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

FTC Regional Office for region in which the

creditor operates **or**

Federal Trade

Commission: Consumer

Response Center - FCRA

Washington, DC 20580

(877) 382-4357

Notification of Rights

- Notification of Rights for California Consumers
- Notification of Rights for Colorado Consumers
- Notification of Rights for Connecticut Consumers
- Notification of Rights for Maryland Consumers
- Notification of Rights for Massachusetts Consumers
- Notification of Rights for Texas Consumers
- Notification of Rights for Vermont Consumers
- Notification of Rights for Washington Consumers