

CALIFORNIA ADVENTIST Federal Credit Union
Your Credit Report and the Price You Pay for Credit

<p>What is a credit report?</p>	<p>A 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>How did we use your credit report?</p>	<p>We used information from your credit report to set the terms of the credit we are offering to you, such as the Annual Percentage Rate/down payment.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>
<p>What if there are mistakes in your credit report?</p>	<p>You have a right to dispute any inaccurate information in your credit report.</p> <p>If you find mistakes on your credit report, contact Experian which is the consumer reporting agency from which we obtained your credit report.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<p>How can you obtain a copy of your credit report?</p>	<p>Under federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report, contact Experian:</p> <p style="text-align: center;"><i>By telephone:</i> Call toll-free: 1-888-397-3742</p> <p style="text-align: center;"><i>By mail:</i> Mail your written request to:</p> <p style="text-align: center;">Experian LLC P.O. Box 2002 Allen, TX 75013</p> <p style="text-align: center;"><i>On the web:</i> www.experian.com</p>
<p>How can you get more information about credit report[s]?</p>	<p>For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov, or the Federal Trade Commission's web site at www.ftc.gov.</p>

Your Credit Score and Understanding Your Credit Score

Your credit score	_____ Source: Experian Date:
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you. Your credit score can change, depending on how your credit history changes.
The range of scores	Scores range from a low of 300 to a high of 850 .
Key <u>factors</u> that adversely affected your credit score	<ol style="list-style-type: none">1.2.3.4.5.
How can you get more information about your credit score?	If you have questions regarding your credit score, you should contact Experian at: Address: Experian LLC P.O. Box 2002 Allen, TX 75013 [Toll-free] Telephone number: 1-888-397-3742