



16552 N. 90th Street, Suite 100
Scottsdale, AZ 85260

Sylvester Moore
PO Box 417
Placentia, CA 92871



16552 N. 90th Street, Suite 100

Scottsdale, AZ 85260

Phone 800.745.1560

FAX 480.656.6850

consumerservices@earlywarning.com

Sylvester Moore
PO Box 417
Placentia, CA 92871

File Disclosure

Consumer ID: 293021

This report was prepared for Sylvester Moore on 6/5/2014.

Please provide this Consumer ID Number, along with your Name, Social Security number or Tax ID number, in any future contact with Early Warning.

Information You Provided

This section displays the information you provided and that was used to search Early Warning databases and prepare this report.

Name: Sylvester Moore
Address: PO Box 417
Placentia CA 92871
Date of Birth: 5/14/1979
SSN: 293-74-6852
ID Type: DL
ID Number: M600782139366

Understanding Your File Disclosure

Information contained in this report has been furnished to Early Warning by its contributing institutions. Reported information refers to specific incidents or experiences of our clients with a consumer or business. No information is reported for more than seven years from the incident date.

The following information refers to closed account information provided to Early Warning.

Contributor: BANK OF AMERICA

Contribution Reference #: 00003340321508151172-2

Name: Sylvester D Moore
Address: 1075 Peachtree Walk Ne Unit A3, Atlanta, GA 30309-4404
Phone: 912-368-6884
Alt Phone: 678-362-4088
SSN/Tax ID #: 293-74-6852
ID #: 051080777
ID Type: DL
ID State: GA
ID Country: USA
Account #: 00003340321508151172



Incident Date: 12/19/2011
 Principal Loss: \$.00 Fee Reversal: \$.00 Combined Loss & Fee Reversal: \$.00
 Paid/UnPaid/Settled:
 Contribution Reason: Transacting (or attempting to transact) with an account in an unauthorized or prohibited manner.

Contributor: WELLS FARGO Contribution Reference #: 0007065499829

Name: Sylvester D Moore
 Address: 1075 Peachtree Walk Ne Unit A321, Atlanta, GA 30309-4407
 SSN/Tax ID #: 293-74-6852
 Bank Routing #: 061000227
 Account #: 0007065499829
 Incident Date: 11/28/2011
 Principal Loss: \$.00 Fee Reversal: \$.00 Combined Loss & Fee Reversal: \$328.00
 Paid/UnPaid/Settled: Settled
 Paid/Settled Date: 12/5/2011
 Contribution Reason: An account closed and charged off by the contributor, in whole or in part, via an automated process, where the contributor has recorded a loss and where the Contributor does not, or is not able to identify the closing of the account as due to fraud.

Account status, balance information and transaction history displayed below reflects the information provided to Early Warning as of the date of this report. See the Definitions section of this report for additional information.

Contributor: BANK OF AMERICA GEORGIA

Name: Moore,Sylvester,D
 SSN: 293-74-6852
 Bank Routing #: 061000052
 Account #: 334002157709
 Open Date: 6/7/2007
 Account Status: Not Located

Balance Information:

| Month/Year | 1st of Month Balance | Average Balance | Interest Paid |
|------------|----------------------|-----------------|---------------|
| 04/2010 | \$0.00 | (\$3.97) | \$0.00 |
| 03/2010 | \$0.00 | \$0.00 | \$0.00 |
| 02/2010 | \$0.00 | \$0.00 | \$0.00 |
| 01/2010 | \$0.00 | (\$0.09) | \$0.00 |
| 12/2009 | \$0.00 | \$1.91 | \$0.00 |
| 11/2009 | \$1.94 | \$13.45 | \$0.00 |
| 10/2009 | \$46.04 | \$191.00 | \$0.02 |
| 09/2009 | \$11.04 | \$68.90 | \$0.01 |
| 08/2009 | \$509.89 | \$68.90 | \$0.01 |
| 07/2009 | \$83.15 | \$48.33 | \$8.15 |

Contributor: BANK OF AMERICA GEORGIA

Name: Moore,Sylvester,D
 SSN: 293-74-6852
 Bank Routing #: 061000052
 Account #: 334004009619
 Open Date: 3/5/2007
 Closed Date: 11/29/2011
 Account Status: Closed - Purged



Balance Information:

| Month/Year | 1st of Month Balance | Average Balance | Interest Paid |
|------------|----------------------|-----------------|---------------|
| 01/2012 | \$0.00 | (\$972.93) | \$0.00 |
| 12/2011 | \$0.00 | (\$1,395.95) | \$0.00 |
| 11/2011 | (\$1,395.95) | (\$1,395.95) | \$0.00 |
| 10/2011 | (\$1,395.95) | (\$1,361.33) | \$0.00 |
| 09/2011 | (\$1,387.00) | (\$249.49) | \$0.00 |
| 08/2011 | (\$1,317.00) | \$34.96 | \$0.00 |
| 07/2011 | (\$20.78) | \$713.67 | \$0.00 |
| 06/2011 | \$5.69 | \$114.75 | \$0.00 |
| 05/2011 | \$677.42 | \$114.75 | \$0.00 |
| 04/2011 | \$4.81 | \$1,760.05 | \$0.00 |
| 03/2011 | \$103.52 | \$1,259.33 | \$0.00 |
| 02/2011 | \$4,734.96 | \$2,011.36 | \$0.00 |
| 01/2011 | \$15.13 | \$22,666.02 | \$0.00 |
| 12/2010 | \$35,372.88 | \$2,732.80 | \$0.00 |
| 11/2010 | \$1,184.04 | \$2,596.38 | \$0.00 |
| 10/2010 | \$1,414.88 | \$2,303.53 | \$0.00 |
| 09/2010 | \$2,245.72 | \$937.62 | \$0.00 |
| 08/2010 | \$439.20 | \$1,463.13 | \$0.00 |
| 07/2010 | \$1,335.40 | \$1,478.94 | \$0.00 |
| 06/2010 | \$1,293.27 | \$485.94 | \$0.00 |
| 05/2010 | \$9.10 | \$530.89 | \$0.00 |
| 04/2010 | \$1,071.65 | \$1,756.65 | \$0.00 |
| 03/2010 | \$289.41 | \$775.24 | \$0.00 |
| 02/2010 | \$315.78 | \$42.08 | \$0.00 |
| 01/2010 | \$2.29 | \$1,486.40 | \$0.00 |
| 12/2009 | \$1,565.58 | \$806.45 | \$0.00 |
| 11/2009 | \$1,660.10 | \$548.27 | \$0.00 |
| 10/2009 | \$254.55 | \$1,041.66 | \$0.00 |
| 09/2009 | \$300.40 | \$5,461.72 | \$0.00 |
| 08/2009 | \$1,562.74 | \$5,461.72 | \$0.00 |
| 07/2009 | \$7,063.95 | \$1,137.88 | \$0.00 |

Contributor: BANK OF AMERICA GEORGIA

Name: Moore, Sylvester, D
SSN: 293-74-6852
Bank Routing #: 061000052
Account #: 334020439329
Open Date: 11/24/2008
Account Status: Not Located

Balance Information:

| Month/Year | 1st of Month Balance | Average Balance | Interest Paid |
|------------|----------------------|-----------------|---------------|
| 12/2010 | \$0.00 | \$0.00 | \$0.00 |
| 11/2010 | \$0.00 | \$3.71 | \$0.00 |
| 10/2010 | \$2.90 | \$22.52 | \$0.00 |
| 09/2010 | \$21.85 | \$58.68 | \$0.00 |
| 08/2010 | \$118.80 | (\$126.90) | \$0.00 |
| 07/2010 | \$278.12 | (\$274.18) | \$0.00 |
| 06/2010 | (\$360.93) | \$418.30 | \$0.00 |



| | | | |
|---------|-----------|----------|--------|
| 05/2010 | \$46.49 | \$709.20 | \$0.00 |
| 04/2010 | \$16.11 | \$24.81 | \$0.00 |
| 03/2010 | \$0.00 | \$18.03 | \$0.00 |
| 02/2010 | (\$96.11) | (\$1.45) | \$0.00 |
| 01/2010 | \$0.18 | \$180.78 | \$0.00 |
| 12/2009 | \$292.26 | \$75.61 | \$0.00 |
| 11/2009 | \$0.00 | \$2.48 | \$0.00 |
| 10/2009 | \$0.00 | \$0.00 | \$0.00 |
| 09/2009 | \$0.00 | \$0.00 | \$0.00 |
| 08/2009 | \$0.00 | \$0.00 | \$0.00 |
| 07/2009 | \$0.00 | \$22.45 | \$0.00 |

Contributor: BANK OF AMERICA GEORGIA

Name: Moore,Sylvester,D
 SSN: 293-74-6852
 Bank Routing #: 061000052
 Account #: 334024353344
 Open Date: 7/15/2009
 Account Status: Not Located

Balance Information:

| Month/Year | 1st of Month Balance | Average Balance | Interest Paid |
|------------|----------------------|-----------------|---------------|
| 03/2011 | \$0.00 | \$0.00 | \$0.00 |
| 02/2011 | \$0.00 | \$0.00 | \$0.00 |
| 01/2011 | \$0.00 | \$0.00 | \$0.00 |
| 12/2010 | \$0.00 | \$358.39 | \$0.00 |
| 11/2010 | \$100.00 | \$36.11 | \$0.00 |
| 10/2010 | \$57.39 | \$31.39 | \$0.00 |
| 09/2010 | \$42.39 | \$43.43 | \$0.00 |
| 08/2010 | \$107.79 | \$37.76 | \$0.00 |
| 07/2010 | \$68.37 | \$120.95 | \$0.00 |
| 06/2010 | \$56.24 | \$27.51 | \$0.00 |
| 05/2010 | \$0.79 | \$264.06 | \$0.00 |
| 04/2010 | \$5.00 | \$9.19 | \$0.00 |
| 03/2010 | \$85.00 | \$17.86 | \$0.00 |
| 02/2010 | \$25.10 | \$39.79 | \$0.00 |
| 01/2010 | \$0.00 | \$6.01 | \$0.00 |
| 12/2009 | \$5.83 | \$10.86 | \$0.00 |
| 11/2009 | \$12.55 | \$67.16 | \$0.00 |
| 10/2009 | \$83.44 | \$16.49 | \$0.00 |
| 09/2009 | \$3.86 | \$240.06 | \$0.00 |
| 08/2009 | \$254.49 | \$317.24 | \$0.00 |

Contributor: BANK OF AMERICA GEORGIA

Name: Moore,Sylvester,D
 SSN: 293-74-6852
 Bank Routing #: 061000052
 Account #: 334032150815
 Open Date: 6/1/2011
 Account Status: Closed for Cause - Purged



Balance Information:

| Month/Year | 1st of Month Balance | Average Balance | Interest Paid |
|------------|----------------------|-----------------|---------------|
| 02/2012 | \$0.00 | \$0.00 | \$0.00 |
| 01/2012 | \$0.00 | \$631.68 | \$0.00 |
| 12/2011 | (\$194.71) | \$146.29 | \$0.00 |
| 11/2011 | \$17.29 | \$146.29 | \$0.00 |
| 10/2011 | \$80.29 | \$230.32 | \$0.00 |
| 09/2011 | \$0.29 | \$274.17 | \$0.00 |
| 08/2011 | \$10.12 | \$2,120.19 | \$0.00 |
| 07/2011 | \$10,178.39 | \$1.00 | \$0.00 |

Contributor: SUNTRUST BANK

Name: Moore, Sylvester,
Address: 1075 Peachtree Walk Ne # A32, Atlanta, GA 30309-4404
SSN: 293-74-6852
Bank Routing #: 061000104
Account #: 1000084094985
Open Date: 9/12/2008
Closed Date: 1/4/2012
Account Status: Closed - Purged

Contributor: WELLS FARGO SOUTH EAST

Name: Sylvester D Moore
Address: 1075 Peachtree Walk Ne Unit A321, Atlanta, GA 303094407
SSN: 293-74-6852
Bank Routing #: 053100038
Account #: 1010267798720
Open Date: 1/6/2010
Account Status: Not Located

Balance Information:

| Month/Year | 1st of Month Balance | Average Balance | Interest Paid |
|------------|----------------------|-----------------|---------------|
| 08/2012 | \$0.00 | \$0.00 | \$0.00 |
| 07/2012 | \$0.00 | \$0.00 | \$0.00 |
| 06/2012 | \$0.00 | \$0.00 | \$0.00 |
| 05/2012 | \$0.00 | \$0.00 | \$0.00 |
| 04/2012 | \$0.00 | \$0.00 | \$0.00 |
| 03/2012 | \$0.00 | \$0.00 | \$0.00 |
| 02/2012 | \$0.00 | \$0.00 | \$0.00 |
| 01/2012 | \$0.00 | \$0.00 | \$0.00 |
| 12/2011 | \$0.00 | \$0.00 | \$0.00 |
| 11/2011 | \$0.00 | \$0.00 | \$0.00 |
| 05/2011 | \$0.00 | (\$5.71) | \$0.00 |
| 04/2011 | (\$12.25) | (\$12.25) | \$0.00 |
| 03/2011 | (\$12.25) | \$129.60 | \$0.00 |
| 02/2011 | \$848.14 | \$263.94 | \$0.00 |
| 01/2011 | \$14.79 | \$14.79 | \$0.00 |
| 12/2010 | \$14.79 | \$14.79 | \$0.00 |
| 11/2010 | \$14.79 | \$14.79 | \$0.00 |



Contributor: WELLS FARGO SOUTH EAST

Name: Sylvester D Moore
Address: 1075 Peachtree Walk Ne Unit A321, Atlanta, GA 303094407
SSN: 293-74-6852
Bank Routing #: 053100038
Account #: 3000175664750
Open Date: 1/6/2010
Closed Date: 9/30/2011
Account Status: Savings Closed/Purged

Balance Information:

| Month/Year | 1st of Month Balance | Average Balance | Interest Paid |
|------------|----------------------|-----------------|---------------|
| 10/2012 | \$0.00 | \$0.00 | \$0.00 |
| 09/2012 | \$0.00 | \$0.00 | \$0.00 |
| 08/2012 | \$0.00 | \$0.00 | \$0.00 |
| 07/2012 | \$0.00 | \$0.00 | \$0.00 |
| 06/2012 | \$0.00 | \$0.00 | \$0.00 |
| 05/2012 | \$0.00 | \$0.00 | \$0.00 |
| 04/2012 | \$0.00 | \$0.00 | \$0.00 |
| 03/2012 | \$0.00 | \$0.00 | \$0.00 |
| 02/2012 | \$0.00 | \$0.00 | \$0.00 |
| 01/2012 | \$0.00 | \$0.00 | \$0.00 |
| 12/2011 | \$0.00 | \$0.00 | \$0.00 |
| 11/2011 | \$0.00 | \$0.00 | \$0.00 |
| 10/2011 | \$0.00 | \$0.00 | \$0.00 |
| 09/2011 | \$0.00 | \$0.23 | \$0.00 |
| 08/2011 | \$1.03 | \$30.02 | \$0.07 |
| 07/2011 | \$0.02 | \$7.33 | \$0.02 |
| 06/2011 | \$0.00 | \$0.00 | \$0.00 |
| 05/2011 | \$0.00 | \$0.00 | \$0.00 |
| 04/2011 | \$0.02 | \$0.02 | \$0.00 |
| 03/2011 | \$0.02 | \$6.93 | \$0.02 |
| 02/2011 | \$0.00 | \$14.25 | \$0.04 |
| 01/2011 | \$14.16 | \$14.13 | \$0.03 |
| 12/2010 | \$14.13 | \$14.09 | \$0.04 |
| 11/2010 | \$14.09 | \$14.09 | \$0.00 |

Contributor: WELLS FARGO SOUTH EAST

Name: Sylvester D Moore
Address: 1075 Peachtree Walk Ne Unit A321, Atlanta, GA 303094407
SSN: 293-74-6852
Bank Routing #: 053100038
Account #: 7065499829
Open Date: 5/17/2011
Closed Date: 11/28/2011
Account Status: Closed - Purged

Balance Information:

| Month/Year | 1st of Month Balance | Average Balance | Interest Paid |
|------------|----------------------|-----------------|---------------|
| 09/2013 | \$0.00 | \$0.00 | \$0.00 |
| 08/2013 | \$0.00 | \$0.00 | \$0.00 |
| 07/2013 | \$0.00 | \$0.00 | \$0.00 |



| | | | |
|---------|------------|------------|--------|
| 06/2013 | \$0.00 | \$0.00 | \$0.00 |
| 05/2013 | \$0.00 | \$0.00 | \$0.00 |
| 04/2013 | \$0.00 | \$0.00 | \$0.00 |
| 03/2013 | \$0.00 | \$0.00 | \$0.00 |
| 02/2013 | \$0.00 | \$0.00 | \$0.00 |
| 01/2013 | \$0.00 | \$0.00 | \$0.00 |
| 12/2012 | \$0.00 | \$0.00 | \$0.00 |
| 11/2012 | \$0.00 | \$0.00 | \$0.00 |
| 10/2012 | \$0.00 | \$0.00 | \$0.00 |
| 09/2012 | \$0.00 | \$0.00 | \$0.00 |
| 08/2012 | \$0.00 | \$0.00 | \$0.00 |
| 07/2012 | \$0.00 | \$0.00 | \$0.00 |
| 06/2012 | \$0.00 | \$0.00 | \$0.00 |
| 05/2012 | \$0.00 | \$0.00 | \$0.00 |
| 04/2012 | \$0.00 | \$0.00 | \$0.00 |
| 03/2012 | \$0.00 | \$0.00 | \$0.00 |
| 02/2012 | \$0.00 | \$0.00 | \$0.00 |
| 01/2012 | \$0.00 | \$0.00 | \$0.00 |
| 12/2011 | \$0.00 | \$0.00 | \$0.00 |
| 11/2011 | (\$328.34) | (\$315.93) | \$0.00 |
| 10/2011 | (\$293.34) | \$172.95 | \$0.00 |
| 09/2011 | \$138.66 | \$162.80 | \$0.00 |
| 08/2011 | \$0.04 | \$565.58 | \$0.04 |
| 07/2011 | \$3,358.78 | \$392.97 | \$0.00 |
| 06/2011 | \$16.66 | \$218.84 | \$0.00 |

The following inquiries were initiated by a consumer action, such as opening or attempting to open an account. The number of inquiries made by participating financial institutions may adversely affect your consumer report.

Inquirer: WELLS FARGO

Reference #: 38033556

Inquiry Date: 6/2/2014

First Name: Sylvester

Last Name: Moore

Address 1: 806 Ivy Ln, Hinesville, GA 31313

Phone 1: 202-618-1204

SSN/TIN #: 293-74-6852

Date of Birth: 19790514

ID #: M600782139366

ID Type: DL

ID State: MI

ID Country: USA

Inquirer: WELLS FARGO

Reference #: 38248771

Inquiry Date: 6/3/2014

First Name: Sylvester

Last Name: Moore

Address 1: 806 Ivy Ln, Hinesville, GA 31313

Phone 1: 202-618-1204

SSN/TIN #: 293-74-6852

Date of Birth: 19790514



ID #: M600782139366
ID Type: DL
ID State: MI
ID Country: USA

The following entities have accessed information about you during the past year (two years if for employment purposes).

| <u>Inquirer Name</u> | <u>Inquiry Date</u> |
|----------------------|---------------------|
| WELLS FARGO | 06/03/2014 |
| WELLS FARGO | 06/02/2014 |



To Dispute Inaccurate Information

You have the right to dispute information in your file that you believe to be inaccurate or incomplete . Your dispute should be submitted in writing to the street address, email address or fax number indicated in the Contact Information section of this report. To avoid delays in processing, please use the Dispute Checklist to ensure each item being disputed includes all the necessary information.

Dispute Checklist (be sure to include the following items):

- Consumer ID Number
- Description of the specific information you are disputing such as the ABA and account numbers , or the contribution reference number.
- The detailed reason for the dispute (i.e., why the information is inaccurate or incomplete)
- A separate, signed paper for each dispute
- All relevant details in your description(s)
- Copies of all supporting documentation attached to each dispute

Rebuttal Statement

If you have already disputed information contained in your file and been informed by Early Warning that the information is accurate and complete and will remain in Early Warning's database , you may file a brief rebuttal statement setting forth why you disagree with the outcome of the re-investigation. An Early Warning Consumer Services Representative can assist you with the length of the statement upon request. Your statement must not include the names of other individuals or businesses , and may not contain profanity. Your statement must pertain to the information contained in your file. You may submit your statement to the address, email or fax number listed in the Contact Information section of this report. Please include your Consumer ID Number and indicate the specific item of information to which you wish to add the rebuttal statement.

Contact Information

Address:
Early Warning
16552 N 90th Street
Scottsdale, AZ 85260

Email Address:
consumerservices@earlywarning.com

FAX Number:
480-656-6850

If you wish to discuss your consumer report - or schedule an appointment to meet with a Consumer Services Representative at our Scottsdale, AZ office please call us at 1-800-745-1560.

Definitions of terms used to create this file:

Closed - The account is closed. This does not convey a negative situation.

Closed for Cause - The account is closed because the account was not handled in a manner consistent with bank policy.

Closed for Cause/Purge - The account is closed because the account was not handled in a manner consistent with bank policy. The bank has deleted the account record from its files.

Closed/Purged - The account is closed. This does not convey a negative situation. The bank has deleted the account record from its files.

NSF - Non-sufficient funds. Demand for a payment cannot be honoured because there are not enough funds in the account to do so.

NSF/OD - Non-sufficient Funds/Overdraft. There are not enough funds in the account to make a payment or the account balance is less than zero (0).

Pending Closed - The account will be closed after all items have cleared and the account has zero (0) balance.

Post No Debits - No Payments of any kind can be debited against the account.

Post No Checks - No check payments can be written from the account.

Early Warning is not a collection agency and this report is not an attempt to collect .

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 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, DC 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 identify 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 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.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 1-888-5-OPTOUT (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.

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 information about your Federal rights, contact:

| TYPE OF BUSINESS | CONTACT: |
|--|--|
| <p>1a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p> | <p>a. Consumer Financial Protection Bureau 1700 G Street NW. Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357</p> |
| <p>2. To the extent not included in item 1 above.</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p> | <p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP), Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p> |
| <p>3. Air Carriers</p> | <p>Assistant General Counsel for Aviation Enforcement and Proceedings Department of Transportation 1200 New Jersey Avenue S.E. Washington, DC 20590</p> |
| <p>4. Creditors Subject to Surface Transportation Board</p> | <p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423</p> |
| <p>5. Creditors Subject to Packers and Stockyards Act</p> | <p>Nearest Packers and Stockyards Administration area supervisor</p> |
| <p>6. Small Business Investment Companies</p> | <p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street SW, 8th Floor Washington, DC 20416</p> |
| <p>7. Brokers and Dealers</p> | <p>Securities and Exchange Commission 100 F Street N.E. Washington, DC 20549</p> |

| TYPE OF BUSINESS | CONTACT: |
|--|---|
| 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations | Farm Credit 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 <u>or</u> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357 |

STATE OF CALIFORNIA
SUMMARY OF YOUR RIGHTS

You have a right to obtain a copy of your credit file from a consumer credit reporting agency.

You may be charged a reasonable fee not exceeding eight dollars (\$8). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in the 12 months preceding your request. This record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to bring civil action against anyone, including a consumer credit agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

- 1) You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.
- 2) Beginning July 1, 2003, you have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.