



Helpful Consumer Credit Information provided by CSC Credit Services

Your Credit Report contains information about where you live and how you pay your bills. Credit reports are used to evaluate applications for credit, such as a mortgage loan.

The Federal Fair Credit Reporting Act (FCRA) promotes the accuracy and privacy of information in your credit report.

- You have the right to receive a copy of your credit report. The copy of your report must contain all the information in your file at the time of your request.
- You are entitled to a free report if a company takes adverse action against you, like denying your application for a mortgage loan. You must ask for your report within 60 days of receiving notice of the
- Each of the nationwide credit reporting companies – Equifax (CSC), Experian, and TransUnion – is required to provide you with a free copy of your credit report, at your request, once every 12 months. To access this free report go to www.annualcreditreport.com.
- If you question the accuracy or completeness of information in your report, you have the right to file a dispute with the credit reporting company and the information provider (that is, the person, company, or organization that provided information about you to the credit reporting company).

How to Get a Copy of Your Credit Report

- You may request a free copy of your CSC credit file if denied credit in the past 60 days based on your credit file.
- When requesting your credit report include a copy of the letter of denial or the name of the company to which you applied.
- You may request a copy of your credit report directly from the credit-reporting agency online or by mail.
- Requests by mail should include your legal name, current address, social security number and birth date, along with a copy of a Government issued ID.

CSC Credit Services
Consumer Assistance
PO Box 619054
Dallas, Texas 75261-9054
(800) 759-5979
www.csccredit.com

Experian
Consumer Assistance
P.O. Box 2104
Allen TX 75013
(888) 397-3742
www.experian.com

TransUnion
Consumer Assistance
P.O. Box 2000
Chester, PA 19022
(800) 916-8800
www.transunion.com

Annual Free Credit Report

The three nationwide credit-reporting companies have one website, toll-free telephone number, and mailing address through which you can order your free annual report.

To order online, visit www.annualcreditreport.com. You may also call 1-877-322-8228, or complete the Annual Credit Report Request Form, available at www.annualcreditreport.com. Mail requests to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The law allows you to order one free copy from each of the nationwide credit reporting companies every 12 months. Requests by mail should include your legal name, current address, social security number and birth date, along with a copy of a Government issued ID.

You have the right to file a Dispute

You may dispute information you believe is inaccurate at with the Credit Reporting Agency or with the Credit Grantor that has reported the information. Both the credit reporting company and the information provider are obligated to investigate your claim, and are responsible for correcting inaccurate or incomplete information in your report. For details, see How to Dispute Credit Report Errors at ftc.gov/credit. Most open accounts in your credit report are updated regularly. As a consumer, you may obtain a 'consumer copy' of your file without impacting your credit score.

Disputes may be initiated through www.csccredit.com or by mail. Contact Trans Union or Experian directly for their procedures. Include the following information with any dispute(s) sent to CSC Credit Services. This information must be provided for **each** dispute sent to CSC Credit Services, even if you have provided the information in a previous dispute.

- Your full name (including suffix, if applicable)
- Current address and any former address(es) within the last five years
- Social Security Number
- Date of Birth
- The complete company name and account number for the item that you are disputing
- All information or documentation that supports your dispute

To protect you and your identity, the CSC website does not allow you to dispute identifying information such as your name, address, social security number, or date of birth. You must submit requests to update or change your identifying information in writing to: CSC Credit Services, Consumer Assistance, PO Box 619054, Dallas, TX 75261-9054.

Please be aware that completion of the dispute process can take up to 30 days from the date of receipt of your dispute in our office. Within five days of completion of the reinvestigation of your dispute, CSC Credit Services via US First Class Mail will send the results of the reinvestigation of your dispute, along with a current copy of your consumer report, to you. The consumer report will include contact information and a toll-free phone number for a CSC Credit Services representative.

Helpful Information

Some financial advisors and consumer advocates suggest that you review your credit report periodically. Why?

- Because the information it contains affects whether you can get a loan — and how much you will have to pay to borrow money.
- To make sure the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job.
- To help guard against identity theft.

If you believe you are a fraud victim, please call 1-800-525-6285 to have a fraud alert added to your CSC Credit File

How long does information stay on a Credit Report?

- Paid as agreed accounts may remain up to ten years from date of last activity.
- Derogatory information can remain on your credit file up to seven years from the date of first delinquency that led up to the charge off, collection, repossession or foreclosure.
- Exceptions:
 - Bankruptcy Chapters 7 and 11 remain on the credit file 10 years from the date filed.
 - Chapter 13 dismissed or no disposition rendered remains on the credit file 10 years from the date filed.
- Liens
 - Unpaid tax liens may remain on the credit file indefinitely.
 - Paid tax liens remain on the credit file for up to 7 years from the date released.
- Judgements remain on the credit file 7 years from the date filed.

Credit Score - Your credit score is a number based on information in your credit file that shows how likely you are to pay a loan back on time. The higher your score, the less risk you represent. The credit score that most lenders use is called a FICO score. Your FICO score helps a lender determine whether you qualify for a loan and what interest rate you'll pay. FICO scores are calculated from credit data in your credit file that can be grouped into five categories: Payment History, Amounts Owed, Length of Credit History, New Credit and Types of Credit Used.

Lenders also look at your income, employment history, and credit history. A score is a snapshot of your risk at a particular point in time and changes as new information is added to your file. For more information visit www.myfico.com or call **1.800.777.2066**

Opt Out Information

To opt out of receiving prescreened offers of credit, call 1.888.567.8688. Please be sure to call from the telephone number you wish to register. You may also opt out of receiving prescreened credit offers online at www.optoutprescreen.com.

National Do Not Call List

You can register free with the National Do Not Call Registry online at www.donotcall.gov or call toll free 888.382.1222 from the number you wish to register.

For more consumer credit information visit www.ftc.gov.

Fair Credit Reporting Act www.ftc.gov or 877-382-4357

Social Security Administration www.ssa.gov or 800-772-1213