



Equifax Credit Report™ for Heike H. Jones

As of: 04/10/2015

Available until: 05/10/2015

Confirmation #:5600967411

Report Does Not Update

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report
7. Summary of Your Rights Under the FCRA	Summary of Your Rights Under the FCRA
8. Remedying the Effects of Identity Theft	Remedying the Effects of Identity Theft
9. Your Rights Under State Law	Your Rights Under State Law

Contact Us

If you would like to initiate your dispute by phone you may contact our dispute center at 866-229-7861. Or you may dispute via US mail by writing to:

Equifax Information Services, LLC
PO Box 740256
Atlanta, GA 30374

Credit Summary

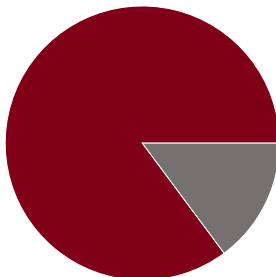
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

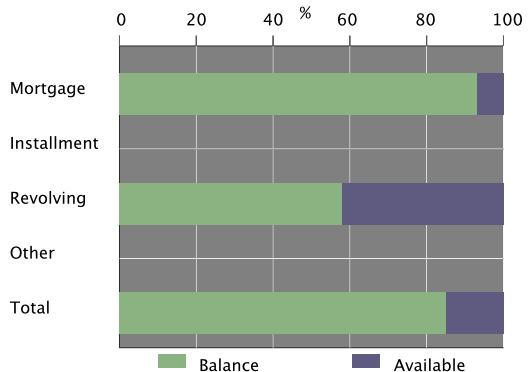
Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	1	\$58,920	\$4,680	\$63,600	93 %	\$679	1
Installment	0	\$0	N/A	N/A	N/A	\$0	0
Revolving	5	\$10,255	\$7,549	\$17,804	58 %	\$285	4
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	6	\$69,175	\$12,229	\$81,404	85 %	\$964	5

Debt by Account Type



- Mortgage-85%
- Revolving-15%
- Installment-0%
- Other-0%

Debt to Credit Ratio by Account Type



NOTE: Total may not equal 100% due to rounding

Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History	20 Years, 2 Months
Average Account Age	9 Years, 1 Months
Oldest Account	FIRST NIAGARA BANK (Opened 02/24/1995)
Most Recent Account	FIRST NIAGARA BANK (Opened 08/23/2013)

Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

<u>Inquiries in the Last 2 Years</u>	2
Most Recent Inquiry	TIME WARNER CABLE-CHARLOTTE (01/29/14)

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

<u>Public Records</u>	0
<u>Negative Accounts</u>	0
<u>Collections</u>	0

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
BANK OF AMERICA, N.A	22503XXXX	12/27/2010	\$58,920	03/10/2015		PAYS AS AGREED	

BANK OF AMERICA, N.A.

450 AMERICAN ST
SIMI VALLEY , CA-93065
(800) 669-6607

Account Number:	22503XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 63,600
Type of Account :	Mortgage	Credit Limit:	
Term Duration:	30 Years	Terms Frequency:	Monthly (due every month)
Date Opened:	12/27/2010	Balance:	\$ 58,920
Date Reported:	03/10/2015	Amount Past Due:	
Date of Last Payment:	01/2015	Actual Payment Amount:	

Scheduled Payment Amount:	\$ 679	Date of Last Activity:	03/2015
Date Major Delinquency First Reported:		Months Reviewed:	50
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	N/A		
Comments:	Freddie Mac account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	*	*										
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010												*

Historical Account Information

	N/A	02/2015	01/2015	12/2014	11/2014	10/2014
Balance		58920	59024	59127	59230	59333
Scheduled Payment Amount		679	679	679	679	679
Actual Payment Amount		679	679	679	679	679
Date of Last Payment		01/2015	12/2014	12/2014	11/2014	10/2014
High Credit		63600	63600	63600	63600	63600
Credit Limit						
Amount Past Due						
Type of Loan		Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage

Activity Designator						
Comments		Freddie Mac account	Freddie Mac account	Freddie Mac account	Freddie Mac account	Freddie Mac account

	09/2014	08/2014	07/2014	N/A	05/2014	04/2014
Balance	59436	59538	59639		59841	59942
Scheduled Payment Amount	679	679	679		679	679
Actual Payment Amount	679	679	1358		679	679
Date of Last Payment	08/2014	08/2014	07/2014		05/2014	04/2014
High Credit	63600	63600	63600		63600	63600
Credit Limit						
Amount Past Due						
Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage		Conventional RE Mortgage	Conventional RE Mortgage
Activity Designator						
Comments	Freddie Mac account	Freddie Mac account	Freddie Mac account		Freddie Mac account	Freddie Mac account

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	60042	60142	60242	60341	60538	60538
Scheduled Payment Amount	664	664	664	664	664	664
Actual Payment Amount	664	664	664	1328		664
Date of Last Payment	03/2014	01/2014	12/2013	12/2013	10/2013	10/2013
High Credit	63600	63600	63600	63600	63600	63600
Credit Limit						
Amount Past Due						

Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage
Activity Designator						
Comments	Freddie Mac account	Freddie Mac account	Freddie Mac account	Freddie Mac account	Freddie Mac account	Freddie Mac account

	09/2013	08/2013	N/A	N/A	05/2013	N/A
Balance	60636	60831			60928	
Scheduled Payment Amount	664	664			664	
Actual Payment Amount	1328	664			664	
Date of Last Payment	09/2013	07/2013			05/2013	
High Credit	63600	63600			63600	
Credit Limit						
Amount Past Due						
Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage			Conventional RE Mortgage	
Activity Designator						
Comments	Freddie Mac account	Freddie Mac account			Freddie Mac account	

Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
SST/E LOAN	1335XXXX	02/01/2004	\$0	02/01/2009		PAYS AS AGREED	

SST/E LOAN

4315 Pickett Rd
 Saint Joseph , MO-645031600
 (816) 671-2000

Account Number:	1335XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 12,928
Type of Account :	Installment	Credit Limit:	
Term Duration:	60 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	02/01/2004	Balance:	\$ 0
Date Reported:	02/01/2009	Amount Past Due:	
Date of Last Payment:	02/2009	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 243	Date of Last Activity:	02/2009
Date Major Delinquency First Reported:		Months Reviewed:	60
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	02/2009	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
BARCLAYS BANK DELAWA	17181161XXXX	12/29/2012	\$3,300	03/20/2015		PAYS AS AGREED	\$6,200

BARCLAYS BANK DELAWARE

PO Box 8803
Wilmington , DE-198998803
(866) 370-5931

Account Number:	17181161XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 3,824

Type of Account :	Revolving	Credit Limit:	\$ 6,200
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	12/29/2012	Balance:	\$ 3,300
Date Reported:	03/20/2015	Amount Past Due:	
Date of Last Payment:	03/2015	Actual Payment Amount:	\$ 220
Scheduled Payment Amount:	\$ 75	Date of Last Activity:	03/2015
Date Major Delinquency First Reported:		Months Reviewed:	27
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	*	*										
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012												*

Historical Account Information

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	3300	3477	3576	3544	3438	3473
Scheduled Payment Amount	75	85	87	85	83	81
Actual Payment Amount	220	150	100	200	85	85
Date of Last Payment	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
High Credit	3824	3824	3824	3824	3824	3824
Credit Limit	6200	3700	3700	3700	3700	3700

Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	N/A	08/2014	07/2014	06/2014	05/2014	04/2014
Balance		3503	3577	3392	3232	2305
Scheduled Payment Amount		85	85	80	74	23
Actual Payment Amount		125	150	150	50	600
Date of Last Payment		08/2014	07/2014	05/2014	05/2014	04/2014
High Credit		3824	3824	3824	3824	3824
Credit Limit		3700	3700	3700	3700	3700
Amount Past Due						
Type of Loan		Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	03/2014	02/2014	01/2014	12/2013	N/A	10/2013
Balance	605	0	1460	1407		1092
Scheduled Payment Amount	20		66	40		42
Actual Payment Amount	100	1460		250		3300
Date of Last Payment	03/2014	01/2014	12/2013	12/2013		09/2013
High Credit	3824	3824	3824	3824		3824
Credit Limit	3700	3700	3700	3700		3700
Amount Past Due						

Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card		Credit Card
Activity Designator						

	09/2013	08/2013	07/2013	06/2013	N/A	04/2013
Balance	3761	3795	3824	3745		2548
Scheduled Payment Amount	109	111	100	96		54
Actual Payment Amount	150	150	165	120		100
Date of Last Payment	08/2013	08/2013	07/2013	05/2013		04/2013
High Credit	3824	3824	3824	3745		2548
Credit Limit	3700	3700	3700	3700		3700
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card		Credit Card
Activity Designator						

FIRST NIAGARA BANK 529079302001XXXX 08/23/2013 \$3,604 04/03/2015 PAYS AS AGREED \$3,604

FIRST NIAGARA BANK

6950 S Transit Rd
Lockport , NY-140946333

Account Number:	529079302001XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 3,673
Type of Account :	Revolving	Credit Limit:	\$ 3,604
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/23/2013	Balance:	\$ 3,604
Date Reported:	04/03/2015	Amount Past Due:	
Date of Last Payment:	04/2015	Actual Payment Amount:	\$ 200
Scheduled Payment Amount:	\$ 80	Date of Last Activity:	04/2015

Date Major Delinquency First Reported:		Months Reviewed:	19
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	*	*	*									
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013								*	*	*	*	*

Historical Account Information

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	3630	2600	3597	3634	3650	3200
Scheduled Payment Amount	74	65	80	80	77	69
Actual Payment Amount	200	1100	80	80	70	100
Date of Last Payment	02/2015	01/2015	12/2014	12/2014	10/2014	09/2014
High Credit	3673	3671	3671	3671	3650	3577
Credit Limit	3630	3500	3597	3634	3650	3500
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014
Balance	3229	3439	3557	3345	2282	1993

Scheduled Payment Amount	72	77	77	67	48	42
Actual Payment Amount	250	180	70	50	200	100
Date of Last Payment	09/2014	07/2014	07/2014	05/2014	04/2014	03/2014
High Credit	3577	3577	3557	3499	3499	3499
Credit Limit	3500	3500	3557	3500	3500	3500
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	1575	1645	198	3471	3461	3432
Scheduled Payment Amount	33	25	25	60	35	167
Actual Payment Amount	200	100	3400	202		
Date of Last Payment	02/2014	01/2014	12/2013	11/2013		
High Credit	3499	3499	3499	3486	3461	3432
Credit Limit	3500	3500	3500	3500	3500	3500
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	09/2013	N/A	N/A	N/A	N/A	N/A
Balance	0					
Scheduled Payment Amount						

Actual Payment Amount						
Date of Last Payment						
High Credit	0					
Credit Limit	3500					
Amount Past Due						
Type of Loan	Credit Card					
Activity Designator						

FIRST NIAGARA BANK 45451900XXXX 02/24/1995 \$0 04/01/2015 PAYS AS AGREED \$500

FIRST NIAGARA BANK

PO Box 514
 Attn: Customer Service
 Lockport , NY-140950514

Account Number:	45451900XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 499
Type of Account :	Line of Credit	Credit Limit:	\$ 500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	02/24/1995	Balance:	\$ 0
Date Reported:	04/01/2015	Amount Past Due:	
Date of Last Payment:	12/2014	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 10	Date of Last Activity:	12/2014
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Line of Credit
Date of First Delinquency:	N/A		
Comments:	Variable adjustable Rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	*	*	*									
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008							*	*	*	*	*	*

Historical Account Information

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	0	0	0	472	490	0
Scheduled Payment Amount	10	10	4	16	10	10
Actual Payment Amount						
Date of Last Payment	12/2014	12/2014	12/2014	11/2014	08/2014	08/2014
High Credit	499	499	499	499	499	499
Credit Limit	500	500	500	500	500	500
Amount Past Due						
Type of Loan	Line of Credit	Line of Credit	Line of Credit	Line of Credit	Line of Credit	Line of Credit
Activity Designator						
Comments	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate
	N/A	08/2014	07/2014	06/2014	05/2014	04/2014
Balance		0	250	0	0	0

Scheduled Payment Amount		10	10	10	10	10
Actual Payment Amount						
Date of Last Payment		07/2014	01/2014	01/2014	01/2014	01/2014
High Credit		499	499	499	499	499
Credit Limit		500	500	500	500	500
Amount Past Due						
Type of Loan		Line of Credit	Line of Credit	Line of Credit	Line of Credit	Line of Credit
Activity Designator						
Comments		Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	0	0	24	485	257	378
Scheduled Payment Amount	10	10	17	10	13	15
Actual Payment Amount						
Date of Last Payment	01/2014	01/2014	12/2013	11/2013	10/2013	09/2013
High Credit	499	499	499	499	499	499
Credit Limit	500	500	500	500	500	500
Amount Past Due						
Type of Loan	Line of Credit	Line of Credit	Line of Credit	Line of Credit	Line of Credit	Line of Credit
Activity Designator						
Comments	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013
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Balance	498	499	474	494	465	456
Scheduled Payment Amount	22	22	18	16	17	17
Actual Payment Amount						
Date of Last Payment	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013
High Credit	499	499	499	499	499	499
Credit Limit	500	500	500	500	500	500
Amount Past Due						
Type of Loan	Line of Credit	Line of Credit	Line of Credit	Line of Credit	Line of Credit	Line of Credit
Activity Designator						
Comments	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate

MORTON R LANE FCU 423772157983XXXX 04/15/2011 \$1,193 03/24/2015 PAYS AS AGREED \$1,500

MORTON R LANE FCU

1300 Elmwood Ave
Buffalo , NY-142221004
(716) 689-8873

Account Number:	423772157983XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 1,505
Type of Account :	Revolving	Credit Limit:	\$ 1,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	04/15/2011	Balance:	\$ 1,193
Date Reported:	03/24/2015	Amount Past Due:	
Date of Last Payment:	02/2015	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 48	Date of Last Activity:	03/2015
Date Major Delinquency First Reported:		Months Reviewed:	45
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	

Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	*	*										
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011				*	*	*	*	*	*	*	*	*

Historical Account Information

	N/A	02/2015	01/2015	12/2014	11/2014	10/2014
Balance		1185	1227	1258	1290	1321
Scheduled Payment Amount		24	25	26	26	27
Actual Payment Amount		50	40	40	40	40
Date of Last Payment		02/2015	01/2015	12/2014	11/2014	10/2014
High Credit		1505	1505	1505	1505	1505
Credit Limit		1500	1500	1500	1500	1500
Amount Past Due						
Type of Loan		Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	N/A	08/2014	07/2014	N/A	05/2014	04/2014
Balance		1383	1423		1468	954
Scheduled Payment Amount		28	29		30	29

Actual Payment Amount		50	75			353
Date of Last Payment		08/2014	07/2014		05/2014	04/2014
High Credit		1505	1505		1505	1505
Credit Limit		1500	1500		1500	1500
Amount Past Due						
Type of Loan		Credit Card	Credit Card		Credit Card	Credit Card
Activity Designator						

	N/A	02/2014	01/2014	N/A	11/2013	10/2013
Balance		714	1244		1485	1475
Scheduled Payment Amount		22	58		90	45
Actual Payment Amount		1244				50
Date of Last Payment		01/2014	12/2013		09/2013	09/2013
High Credit		1505	1505		1505	1505
Credit Limit		1500	1500		1500	1500
Amount Past Due						
Type of Loan		Credit Card	Credit Card		Credit Card	Credit Card
Activity Designator						

	N/A	08/2013	07/2013	N/A	N/A	N/A
Balance		1494	1504			
Scheduled Payment Amount		45	95			
Actual Payment Amount		125				

Date of Last Payment		08/2013	06/2013			
High Credit		1505	1505			
Credit Limit		1500	1500			
Amount Past Due						
Type of Loan		Credit Card	Credit Card			
Activity Designator						

THD/CBNA 603532035605XXXX 01/07/2011 \$2,158 03/14/2015 PAYS AS AGREED \$6,000

THD/CBNA

PO Box 6497
Sioux Falls , SD-571176497

Account Number:	603532035605XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 2,948
Type of Account :	Revolving	Credit Limit:	\$ 6,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	01/07/2011	Balance:	\$ 2,158
Date Reported:	03/14/2015	Amount Past Due:	
Date of Last Payment:	03/2015	Actual Payment Amount:	\$ 200
Scheduled Payment Amount:	\$ 72	Date of Last Activity:	03/2015
Date Major Delinquency First Reported:		Months Reviewed:	50
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	1853	1903	2599	2455	2928	2448
Scheduled Payment Amount	51	55	107	103	81	59
Actual Payment Amount	100	750		575	100	
Date of Last Payment	03/2014	01/2014	12/2013	12/2013	10/2013	09/2013
High Credit	2948	2948	2948	2948	2948	2448
Credit Limit	6000	6000	6000	6000	6000	6000
Amount Past Due						
Type of Loan	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013
Balance	1264	1014	841	864	820	869
Scheduled Payment Amount	37	31	27	28	27	28
Actual Payment Amount						
Date of Last Payment	09/2013	08/2013	07/2013	05/2013	04/2013	04/2013
High Credit	1278	1014	943	943	943	943
Credit Limit	6000	6000	6000	6000	6000	6000
Amount Past Due						

2009	*	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*	*
2004											*	*	*

CAPITAL ONE / COMP U 305601-511265XXXX 11/01/2003 \$0 07/01/2009 PAYS AS AGREED \$0

CAPITAL ONE / COMP USA

PO Box 5253
 Carol Stream , IL-601975253
 (800) 695-6950

Account Number:	305601-511265XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 281
Type of Account :	Revolving	Credit Limit:	\$ 0
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	11/01/2003	Balance:	\$ 0
Date Reported:	07/01/2009	Amount Past Due:	
Date of Last Payment:	07/2004	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2004
Date Major Delinquency First Reported:		Months Reviewed:	68
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	10/2006	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

CHASE BANK USA, NA 430587791017XXXX 02/01/2004 \$0 03/01/2009 PAYS AS AGREED \$1,800

CHASE CARD

PO Box 15298
 Wilmington , DE-198505298
 (800) 432-3117

Account Number:	430587791017XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 1,498
Type of Account :	Revolving	Credit Limit:	\$ 1,800
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	02/01/2004	Balance:	\$ 0
Date Reported:	03/01/2009	Amount Past Due:	
Date of Last Payment:	06/2005	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	06/2005
Date Major Delinquency First Reported:		Months Reviewed:	61
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	12/2008	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

CITIBANK CBNA	525650224568XXXX	11/07/2008	\$0	03/25/2015	PAYS AS AGREED	\$500
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CITIBANK CBNA

PO BOX 6497
 SIOUX FALLS , SD-57117

Account Number:	525650224568XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	\$ 500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	11/07/2008	Balance:	\$ 0
Date Reported:	03/25/2015	Amount Past Due:	

Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	76
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	06/2009	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

No 81-Month Payment Data available for display.

COMENITY BANK/DRESSB	585637101713XXXX	11/01/2004	\$0	12/01/2005	PAYS AS AGREED	\$500
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Comenity Bank/DRESSBRN

PO Box 182789
Columbus , OH-432182789

Account Number:	585637101713XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	\$ 500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	11/01/2004	Balance:	\$ 0
Date Reported:	12/01/2005	Amount Past Due:	
Date of Last Payment:	02/2005	Actual Payment Amount:	\$ 52
Scheduled Payment Amount:		Date of Last Activity:	02/2005
Date Major Delinquency First Reported:		Months Reviewed:	13
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		

Comments:	Account closed at consumers request
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81-Month Payment History

No 81-Month Payment Data available for display.

DISCOVER BANK	601100277029XXXX	08/01/2000	\$0	06/01/2005	PAYS AS AGREED	\$6,000
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DISCOVER BANK

PO Box 15316
Wilmington , DE-198505316
(800) 347-2683

Account Number:	601100277029XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Authorized User	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	\$ 6,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/01/2000	Balance:	\$ 0
Date Reported:	06/01/2005	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	03/2005
Date Major Delinquency First Reported:		Months Reviewed:	58
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	04/2002	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

No 81-Month Payment Data available for display.

FIRST NIAGARA BANK	529079302001XXXX	08/23/2013	\$0	04/03/2015	PAYS AS AGREED	\$3,500
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FIRST NIAGARA BANK

6950 S Transit Rd
Lockport , NY-140946333

Account Number:	529079302001XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 3,499
Type of Account :	Revolving	Credit Limit:	\$ 3,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/23/2013	Balance:	\$ 0
Date Reported:	04/03/2015	Amount Past Due:	
Date of Last Payment:	02/2014	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	02/2014
Date Major Delinquency First Reported:		Months Reviewed:	15
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	01/2014	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	*	*	*									
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013								*	*	*	*	*

KOHL'S/CHASE 4187970XXXX 05/01/2005 \$0 10/01/2009 PAYS AS AGREED \$1,000

KOHL'S/CHASE

N56W17000 Ridgewood Dr
Menomonee Falls , WI-530515660
(262) 703-7000

Account Number:	4187970XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 85
Type of Account :	Revolving	Credit Limit:	\$ 1,000
Term Duration:		Terms Frequency:	
Date Opened:	05/01/2005	Balance:	\$ 0

Date Reported:	10/01/2009	Amount Past Due:	
Date of Last Payment:	11/2005	Actual Payment Amount:	\$ 26
Scheduled Payment Amount:		Date of Last Activity:	11/2005
Date Major Delinquency First Reported:		Months Reviewed:	53
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	12/2005	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

No 81-Month Payment Data available for display.

LORD & TAYLOR	47699XXXX	10/01/2005	\$0	08/01/2007	PAYS AS AGREED
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LORD & TAYLOR

424 5th Ave
New York , NY-100182703
(212) 391-3344

Account Number:	47699XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 197
Type of Account :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/01/2005	Balance:	\$ 0
Date Reported:	08/01/2007	Amount Past Due:	
Date of Last Payment:	12/2005	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	12/2005
Date Major Delinquency First Reported:		Months Reviewed:	22
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account

Date of First Delinquency:	N/A
Comments:	Account closed at consumers request

81-Month Payment History

No 81-Month Payment Data available for display.

MORTON R LANE FCU	423772157983XXXX	04/15/2011	06/23/2013	LOST OR STOLEN CARD
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MORTON R LANE FCU

1300 Elmwood Ave
Buffalo , NY-142221004
(716) 689-8873

Account Number:	423772157983XXXX	Current Status:	LOST OR STOLEN CARD
Account Owner:		High Credit:	
Type of Account	N/A	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	04/15/2011	Balance:	
Date Reported:	06/23/2013	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	04/2013
Date Major Delinquency First Reported:		Months Reviewed:	N/A
Creditor Classification:		Activity Description:	Lost/Stolen
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

MORTON R LANE FCU	423772157982XXXX	04/01/2006	\$0	02/01/2011	PAYS AS AGREED	\$3,000
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MORTON R LANE FCU

1300 Elmwood Ave
 Buffalo , NY-142221004
 (716) 689-8873

Account Number:	423772157982XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 3,010
Type of Account :	Revolving	Credit Limit:	\$ 3,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	04/01/2006	Balance:	\$ 0
Date Reported:	02/01/2011	Amount Past Due:	
Date of Last Payment:	10/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	10/2010
Date Major Delinquency First Reported:		Months Reviewed:	56
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	12/2008	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

No 81-Month Payment Data available for display.

SYNCB/JC PENNEYS	600889085765XXXX	07/10/1996	\$ 0	03/31/2015	PAYS AS AGREED	\$ 0
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GECRB/JC PENNEYS

PO Box 965007
 Orlando , FL-328965007

Account Number:	600889085765XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 530
Type of Account :	Revolving	Credit Limit:	\$ 0
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	07/10/1996	Balance:	\$ 0
Date Reported:	03/31/2015	Amount Past Due:	

Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	77
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	02/2012	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	*	*										
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008						*	*	*	*	*	*	*

SYNCB/LORD & TAYLOR 604584047699XXXX 10/01/2005 \$0 03/20/2015 PAYS AS AGREED \$500

SYNCB/LORD & TAYLOR

PO Box 965015
Orlando , FL-328965015

Account Number:	604584047699XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 197
Type of Account :	Revolving	Credit Limit:	\$ 500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/01/2005	Balance:	\$ 0
Date Reported:	03/20/2015	Amount Past Due:	

Date of Last Payment:	12/2005	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	12/2005
Date Major Delinquency First Reported:		Months Reviewed:	90
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	09/2007	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

No 81-Month Payment Data available for display.

Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

You have no accounts classified as "Other" on file

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	CO

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries - those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
FIRST NIAGARA BANK	08/22/13

Creditor Contact Information

FIRST NIAGARA BANK
6950 S Transit Rd
Lockport, NY 140946333
(800) 421-0004

TIME WARNER CABLE-CHARLOTTE 01/29/14

Creditor Contact Information

TIME WARNER CABLE-CHARLOTTE
3140 W Arrowood Rd
Charlotte, NC 282730001

Inquiries that do not impact your credit rating

These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
EQUIFAX	04/10/15
ND-EQUIFAX	07/22/13
AR-FIRST NIAGARA BANK	02/04/15, 11/03/14, 08/05/14, 05/12/14
AR-THE HOME DEPOT - CITI NA	03/27/15, 02/27/15, 01/30/15, 01/02/15, 11/28/14, 10/31/14, 09/26/14, 08/29/14, 07/25/14, 06/27/14, 05/30/14, 04/25/14

Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance.(PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.(AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.(PR inquiries remain for 12 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors.(ND inquiries remain for 24 months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit file containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

You have no negative accounts on file.

Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

You have no Collections on file.

Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name:Heike H. Jones

Social Security Number:XXX-XX-4676

Age or Date of Birth:52

Formerly Known As: Heike H. Berlind

Address Information

Current/Previous	Street Address	Date Reported
Current	94 SAINT JOHNS AVEBUFFALO,NY,14223	First Reported 01/2011Last Reported 04/10/2015
Former Address1	36 WENDEL AVEBUFFALO,NY,14223	First Reported 12/2009Last Reported 01/07/2011
Former Address2	336 WOODWARD AVE APT 3BUFFALO,NY,14214	First Reported 10/2010Last Reported 03/23/2015
Former Address3	18 TUDOR LN APT 8LOCKPORT,NY,14094	First Reported 10/2010Last Reported 04/02/2015
Former Address4	6178 CAMPBELL BLVDLOCKPORT,NY,14094	First Reported 09/2010Last Reported 01/07/2011
Former Address5	182 BEREHAVEN DRAMHERST,NY,14228	First Reported 09/2010Last Reported 01/07/2011

Other Identification

You have no other identification on file.

Employment History

Last Reported Employment:

UNIVERSITY OF NEW YORK BUFFALO

Alert(s)

File Blocked For Promotional Purposes

Consumer Statement

You have no Consumer Statement on file.

Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

How to order your score by phone

By law, you are entitled to obtain your credit score. There is a fee of \$7.95 to obtain your credit score from Equifax Information Services . To request your credit score, please contact:

Equifax Information Services LLC
P.O. Box 105167
Atlanta, GA 30348
or call
1-877-SCORE-11

If you are in the process of obtaining a mortgage, you may be entitled to free credit score information. Contact the person making or arranging your loan for further information.

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 file;
 - 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 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 file 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 file 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 file.** 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. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB	b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
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	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	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, 1921	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 Street NE Washington, DC 20549
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 or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

An **initial fraud alert** stays in your file for at least 90 days. An **extended alert** stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an *identity theft report*. An *identity theft report* includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the *identity theft report*, visit www.consumerfinance.gov/learnmore.

- You have the right to free copies of the information in your file (your "file disclosure").** An **initial fraud alert** entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an **extended alert** entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.ftc.gov/credit.
- You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumer.gov/idtheft.
- You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.
- If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
- You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumer.gov/idtheft, or write to the FTC. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.ftc.gov/credit.

Your Rights Under State Law

State of New York - Notice to Consumers

New York 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 credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing, delivery confirmation requested, or via telephone, secure electronic means, or other methods developed by the consumer credit reporting agency. 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, government services or payments, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report to a specific party or for a period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) the personal identification number or password;
- (2) proper identification to verify your identity;
- (3) the proper information regarding the party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report; and
- (4) payment of any applicable fee.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information. Effective September first, two thousand nine, a consumer credit reporting agency that receives a request via telephone or secure electronic method shall release a consumer's credit report within fifteen minutes when the request is received.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit. When seeking credit or pursuing another transaction requiring access to your credit report, it is not necessary to relinquish your pin or password to the creditor or business; you can contact the consumer credit reporting agency directly. If you choose to give out your pin or password to the creditor or business, it is recommended that you obtain a new pin or password from the consumer credit reporting agency.

To place a security freeze on your Equifax credit report, send a request in writing to:

Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348

Or, you may contact us on the web at equifax.com or call 800-685-1111.

There is no initial fee to place a security freeze. If you are a victim of identity theft and you submit a copy of a signed Federal Trade Commission ID theft victim's affidavit, or a copy of a report of ID theft from a law enforcement agency, no fees will be charged. Include your complete name, complete address, social security number and date of birth.

Written confirmation of the security freeze will be sent within 5 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or specific period of time.

Equifax offers you personal credit products that enlighten, enable and empower you. Whether you are managing your credit, protecting your identity or preparing for a major purchase, Equifax offers the tools you need to make the smartest choices possible. For more information visit www.Equifax.com.