



## Equifax Credit Report™ for Heike H. Jones

As of: 04/11/2016

Available until: 05/11/2016

Confirmation #:6602975360

Report Does Not Update

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

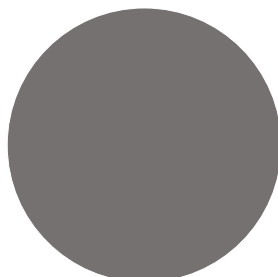
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

## 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.

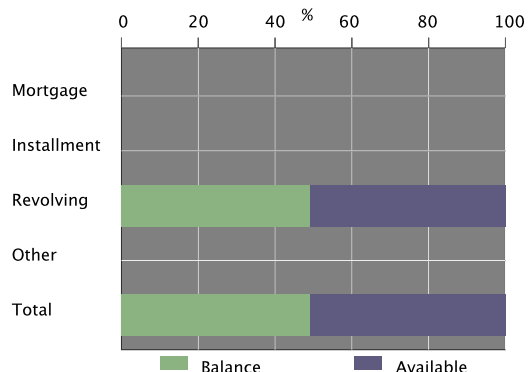
Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
<a href="#">Mortgage</a>	0	\$0	N/A	N/A	N/A	\$0	0
<a href="#">Installment</a>	0	\$0	N/A	N/A	N/A	\$0	0
<a href="#">Revolving</a>	3	\$7,714	\$7,986	\$15,700	49 %	\$207	3
<a href="#">Other</a>	0	\$0	N/A	N/A	N/A	\$0	0
<b>Total</b>	<b>3</b>	<b>\$7,714</b>	<b>\$7,986</b>	<b>\$15,700</b>	<b>49 %</b>	<b>\$207</b>	<b>3</b>

## Debt by Account Type



- Mortgage-0%
- Installment-0%
- Revolving-100%
- 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.

<b>Length of Credit History</b>	21 Years, 2 Months
<b>Average Account Age</b>	10 Years, 2 Months
<b>Oldest Account</b>	FIRST NIAGARA BANK (Opened 02/24/1995)
<b>Most Recent Account</b>	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.

<b><a href="#">Inquiries in the Last 2 Years</a></b>	1
<b>Most Recent Inquiry</b>	CHARLES SCHWAB BANK, N.A. (07/15/15)

## 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.

<b><a href="#">Public Records</a></b>	0
<b><a href="#">Negative Accounts</a></b>	1
<b><a href="#">Collections</a></b>	0

## Mortgage Accounts

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

## Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
BANK OF AMERICA, N.A	22503XXXX	12/27/2010	\$0	08/12/2015		PAYS AS AGREED	

### BANK OF AMERICA

4909 Savarese Cir  
Tampa , FL-336342413  
(800) 451-6362

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:	\$ 0
Date Reported:	08/12/2015	Amount Past Due:	
Date of Last Payment:	07/2015	Actual Payment Amount:	

Scheduled Payment Amount:		Date of Last Activity:	07/2015
Date Major Delinquency First Reported:		Months Reviewed:	55
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	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	NR	NR	NR	*	*	*	*	*	*	*	*	*
2011	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
2010												NR

### Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						

Activity Designator						
Comments						

	N/A	N/A	07/2015	06/2015	05/2015	04/2015
Balance			58395	58501	58606	58711
Scheduled Payment Amount			689	689	689	689
Actual Payment Amount			689	689	689	1368
Date of Last Payment			07/2015	06/2015	05/2015	04/2015
High Credit			63600	63600	63600	63600
Credit Limit						
Amount Past Due						
Type of Loan			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

	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	Conventional RE	Conventional RE	Conventional RE	Conventional RE

		Mortgage	Mortgage	Mortgage	Mortgage	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

## 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	\$3,186	03/21/2016		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:	\$ 3,186
Date Reported:	03/21/2016	Amount Past Due:	
Date of Last Payment:	03/2016	Actual Payment Amount:	\$ 150
Scheduled Payment Amount:	\$ 86	Date of Last Activity:	03/2016
Date Major Delinquency First Reported:		Months Reviewed:	39
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
2016	*	*										
2015	*	*	*	*	*	*	*	*	*	*	*	*
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012												*

### Historical Account Information

	N/A	N/A	01/2016	12/2015	11/2015	10/2015
Balance			2608	2567	2618	2666
Scheduled Payment Amount			76	74	77	60
Actual Payment Amount			100	100	100	100
Date of Last Payment			01/2016	12/2015	11/2015	10/2015
High Credit			3824	3824	3824	3824

Credit Limit			6200	6200	6200	6200
Amount Past Due						
Type of Loan			Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Balance	2732	2996	3055	3114	3190	3246
Scheduled Payment Amount	63	70	71	74	75	78
Actual Payment Amount	300	100	100	120	100	100
Date of Last Payment	08/2015	08/2015	07/2015	06/2015	05/2015	04/2015
High Credit	3824	3824	3824	3824	3824	3824
Credit Limit	6200	6200	6200	6200	6200	6200
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	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						

FIRST NIAGARA BANK    529079302004XXXX    08/23/2013    \$2,899    04/04/2016    PAYS AS AGREED    \$3,500

**FIRST NIAGARA BANK**

6950 S Transit Rd  
Lockport , NY-140946333

Account Number:	529079302004XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 3,673
Type of Account :	Revolving	Credit Limit:	\$ 3,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/23/2013	Balance:	\$ 2,899
Date Reported:	04/04/2016	Amount Past Due:	
Date of Last Payment:	03/2016	Actual Payment Amount:	\$ 100

Scheduled Payment Amount:	\$ 65	Date of Last Activity:	04/2016
Date Major Delinquency First Reported:		Months Reviewed:	31
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
2016	*	*	*									
2015	*	*	*	*	*	*	*	*	*	*	*	*
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013								NR	*	*	*	*

### Historical Account Information

	N/A	02/2016	01/2016	12/2015	11/2015	10/2015
Balance		3030	3061	3095	3159	3187
Scheduled Payment Amount		68	68	67	69	69
Actual Payment Amount		68	70	100	100	150
Date of Last Payment		01/2016	12/2015	11/2015	10/2015	09/2015
High Credit		3673	3673	3673	3673	3673
Credit Limit		3500	3500	3500	3500	3500
Amount Past Due						
Type of Loan		Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Balance	3299	3558	3424	3454	3597	3604
Scheduled Payment Amount	74	78	74	77	79	80
Actual Payment Amount	300	100	100	250	200	200
Date of Last Payment	08/2015	07/2015	06/2015	05/2015	04/2015	04/2015
High Credit	3673	3673	3673	3673	3673	3673
Credit Limit	3500	3558	3500	3500	3597	3604
Amount Past Due						
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	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
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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						

THD/CBNA                      603532035605XXXX                      01/07/2011    \$1,629                      03/14/2016                      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:	\$ 1,629
Date Reported:	03/14/2016	Amount Past Due:	
Date of Last Payment:	03/2016	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 56	Date of Last Activity:	03/2016
Date Major Delinquency First Reported:		Months Reviewed:	62
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
2016	*	*										
2015	*	*	*	*	*	*	*	*	*	*	*	*
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	NR	NR	NR	*	*	*	*	*	*	*	*	*
2011	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR

### Historical Account Information

	N/A	02/2016	01/2016	12/2015	11/2015	10/2015
Balance		1790	1835	1974	2108	2215
Scheduled Payment Amount		56	62	66	94	75
Actual Payment Amount						
Date of Last Payment		02/2016	01/2016	12/2015	11/2015	10/2015
High Credit		2948	2948	2948	2948	2948
Credit Limit		6000	6000	6000	6000	6000
Amount Past Due						
Type of Loan		Charge Account	Charge Account	Charge Account	Charge Account	Charge Account
Activity Designator						

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Balance	2291	2371	2395	2418	2092	2124
Scheduled Payment Amount	71	77	78	75	68	68

Actual Payment Amount		100	100	100	100	100
Date of Last Payment	08/2015	08/2015	07/2015	06/2015	05/2015	04/2015
High Credit	2948	2948	2948	2948	2948	2948
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						

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	2158	2287	2319	2342	2343	2350
Scheduled Payment Amount	72	69	77	74	74	76
Actual Payment Amount	200	100	100	74	80	100
Date of Last Payment	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
High Credit	2948	2948	2948	2948	2948	2948
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						

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014
Balance	2324	2079	2113	2103	2017	1893
Scheduled Payment Amount	68	67	68	66	65	59
Actual Payment Amount	100	100	100	80	75	75

Date of Last Payment	08/2014	07/2014	07/2014	05/2014	05/2014	04/2014
High Credit	2948	2948	2948	2948	2948	2948
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						

## Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
BANK OF AMERICA	549099119330XXXX	06/01/1997	\$ 0	07/01/2011		PAYS AS AGREED	\$24,800

### Bank of America

PO Box 982238  
 El Paso , TX-799982238  
 (800) 421-2110

Account Number:	549099119330XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 24,862
Type of Account :	Revolving	Credit Limit:	\$ 24,800
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/01/1997	Balance:	\$ 0
Date Reported:	07/01/2011	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:	62
Creditor Classification:		Activity Description:	Closed
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:	Account closed at consumers request		

## 81-Month Payment History

No 81-Month Payment Data available for display.

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.

FIRST NIAGARA BANK	529079302001XXXX	08/23/2013	\$0	04/04/2016	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:	04/04/2016	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:	27
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
2016	*	*	*									
2015	*	*	*	*	*	*	*	*	*	*	*	*
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013								NR	NR	NR	NR	NR

FIRST NIAGARA BANK      45451900XXXX      02/24/1995      \$0      09/01/2015      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:	\$ 500
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:	09/01/2015	Amount Past Due:	
Date of Last Payment:	08/2015	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 10	Date of Last Activity:	08/2015
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	

Date Closed:	08/2015	Type of Loan:	Line of Credit
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request, Variable adjustable Rate		

### 81-Month Payment History

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

### Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

	N/A	08/2015	07/2015	06/2015	05/2015	04/2015
Balance		451	476	500	0	0
Scheduled Payment Amount		17	17	10	10	10
Actual Payment Amount						
Date of Last Payment		07/2015	06/2015	12/2014	12/2014	12/2014
High Credit		500	500	500	500	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

	03/2015	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

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

**KOHL'S/CHASE**

PO Box 3115  
 Milwaukee , WI-532013115  
 (800) 564-5740

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**

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:	\$ 0
Date Reported:	09/23/2015	Amount Past Due:	
Date of Last Payment:	08/2015	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	08/2015
Date Major Delinquency First Reported:		Months Reviewed:	51
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

**81-Month Payment History**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	*	*	*	30	60	*	*	*				
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	NR	NR	NR	*	*	*	*	*	*	*	*	*
2011				NR	NR	NR	NR	NR	NR	NR	NR	NR

**Historical Account Information**

	N/A	N/A	N/A	N/A	N/A	N/A
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Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	07/2015	06/2015	05/2015	04/2015
Balance			1107	1139	1229	1211
Scheduled Payment Amount			23	23	98	73
Actual Payment Amount			40	98		
Date of Last Payment			07/2015	05/2015	02/2015	02/2015
High Credit			1505	1505	1505	1505
Credit Limit			1500	1500	1500	1500
Amount Past Due					48	24
Type of Loan			Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	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						

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

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	03/31/2016	PAYS AS AGREED	\$ 0
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### SYNCB/JC PENNEYS

PO Box 965036  
Orlando , FL-328965036  
(866) 396-8254

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:	03/31/2016	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:	89
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

No 81-Month Payment Data available for display.

SYNCB/LORD & TAYLOR 604584047699XXXX 10/01/2005 \$0 05/21/2015 PAYS AS AGREED \$500

### SYNCB/LORD N TAYLOR

PO Box 965036  
Orlando , FL-328965036  
(866) 396-8254

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:	05/21/2015	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:	92
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:	*	Collection Account:	CA
30-59 Days Past Due:	30	Foreclosure:	F
60-89 Days Past Due:	60	Voluntary Surrender:	VS
90-119 Days Past Due:	90	Repossession:	R
120-149 Days Past Due:	120	Charge Off:	CO
150-179 Days Past Due:	150	Not Reported:	NR
180+ Days Past Due:	180		

## 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
CHARLES SCHWAB BANK, N.A.	07/15/15

### Creditor Contact Information

CHARLES SCHWAB BANK, N.A.  
PO Box 5300  
Denver, CO 802175300  
(888) 403-9000

### 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	04/11/16
ND-EQUIFAX	04/10/15
AR-FIRST NIAGARA BANK	02/08/16, 11/03/15, 08/10/15, 05/11/15
AR-THE HOME DEPOT - CITI NA	03/22/16, 02/23/16, 12/29/15, 11/27/15, 10/30/15, 09/25/15, 08/28/15, 07/31/15, 06/26/15, 05/29/15, 04/24/15

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.

## Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
MORTON R LANE FCU	423772157983XXXX	04/15/2011	\$0	09/23/2015		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:	\$ 0
Date Reported:	09/23/2015	Amount Past Due:	
Date of Last Payment:	08/2015	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	08/2015
Date Major Delinquency First Reported:		Months Reviewed:	51
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2015	Type of Loan:	Credit Card

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

### 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	*	*	*	30	60	*	*	*				
2014	*	*	*	*	*	*	*	*	*	*	*	*
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	NR	NR	NR	*	*	*	*	*	*	*	*	*
2011				NR	NR	NR	NR	NR	NR	NR	NR	NR

### Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	07/2015	06/2015	05/2015	04/2015
Balance			1107	1139	1229	1211
Scheduled Payment Amount			23	23	98	73
Actual Payment			40	98		

Amount						
Date of Last Payment			07/2015	05/2015	02/2015	02/2015
High Credit			1505	1505	1505	1505
Credit Limit			1500	1500	1500	1500
Amount Past Due					48	24
Type of Loan			Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

	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						

## 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:**53

**Formerly Known As:** Heike H. Berlind

## Address Information

Current/Previous	Street Address	Date Reported
Current	PO BOX 126 BUFFALO,NY,14223	First Reported 10/2015Last Reported 04/05/2016
Former Address1	94 SAINT JOHNS AVEBUFFALO,NY,14223	First Reported 01/2011Last Reported 04/11/2016
Former Address2	18 TUDOR LN APT 8LOCKPORT,NY,14094	First Reported 10/2010Last Reported 04/04/2016
Former Address3	336 WOODWARD AVE APT 3BUFFALO,NY,14214	First Reported 10/2010Last Reported 05/22/2015
Former Address4	182 BEREHAVEN DRAMHERST,NY,14228	First Reported 09/2010Last Reported 01/07/2011
Former Address5	6178 CAMPBELL BLVDLOCKPORT,NY,14094	First Reported 09/2010Last Reported 01/07/2011
Former Address6	36 WENDEL	First Reported 12/2009Last



## 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](http://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](http://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](http://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](http://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](http://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](http://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](http://www.equifax.com)
  - Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://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](http://www.consumerfinance.gov/learnmore).

2. **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](http://www.ftc.gov/credit).
3. **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](http://www.consumer.gov/idtheft).
4. **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.
5. **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](http://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](http://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](http://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.

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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](http://www.Equifax.com).