

-Begin Credit Report-**Personal Information****SSN:** XXX-XX-4676

Your SSN has been masked for your protection.

You have been on our files since 09/01/1989

Estimated Date of Birth: 01/01/1963**Names Reported:** HEIKE H. JONES and HEIKE H. BERLIND**Addresses Reported:****Address**

94 SAINT JOHNS AVE, BUFFALO, NY 14223-2728

36 WENDEL AVE, BUFFALO, NY 14223-2917

336 WOODWARD AVE LWR FWY APT 3, BUFFALO, NY 14214

Date Reported

01/14/2011

07/01/2010

06/01/2010

Telephone Numbers Reported:

(716) 829-7213

(716) 390-0778

(716) 625-4247

(716) 439-0559

Employment Data Reported:**Employer Name**

SUNY AT BUFFALO

Date Verified

03/01/1998

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

Remarks Key

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

CLO CLOSED

STL CREDIT CARD LOST OR STOLEN

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

MORTON R. LANE FCU #423772157982****

388 ENGLEWOOD AVE
BUFFALO, NY 14223-2812
(716) 837-2008

Date Opened: 04/17/2006
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Balance: \$0
Date Updated: 02/21/2011
Payment Received: \$0
Last Payment Made: 10/18/2010
High Balance: \$3,010
Credit Limit: \$3,000

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Closed: 12/01/2008
Date Paid: 10/18/2010
>Maximum Delinquency of 30 days in 01/2009 and in 02/2009<

	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Balance	\$3,824	\$3,745	\$3,039	\$2,548	\$1,827	\$1,488	\$487	\$487
Scheduled Payment	\$100	\$96	\$74	\$54	\$39	\$20	\$20	\$0
Amount Paid	\$165	\$120	\$150	\$100	\$200	\$150	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$3,824	\$3,745	\$3,039	\$2,548	\$2,006	\$1,488	\$487	\$487
Rating	OK	OK	OK	OK	OK	OK	OK	OK

CCSMC SPECTRUM/CBNA #525650224568****

PO BOX 6497
SIOUX FALLS, SD 57117
(866) 510-2761

Date Opened:	11/07/2008	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	03/25/2015		Agreed
Account Type:	Revolving Account	Payment Received:	\$0	Terms:	Paid Monthly
Loan Type:	CREDIT CARD	High Balance:	\$0	Date Closed:	06/04/2009
		Credit Limit:	\$500		

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008
Rating	OK	OK	OK	OK	OK	OK

	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005
Rating	OK	OK	OK	OK	OK	OK	OK	X	OK	OK

	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004	05/2004	04/2004	03/2004	02/2004
Rating	OK	X	X	X	X	OK	X	OK	X	OK

FIRST NIAGARA BANK #529079302001****

PO BOX 514
6950 SOUTH TRANSIT
LOCKPORT, NY 14095
(800) 439-8230

Date Opened:	08/23/2013	Date Updated:	04/03/2015	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	02/09/2014	Date Closed:	01/28/2014
Loan Type:	CREDIT CARD			Date Paid:	02/09/2014

High Balance: High balance of \$3,499 from 01/2014 to 02/2014; \$3,499 from 04/2015 to 04/2015

Credit Limit: Credit limit of \$3,500 from 01/2014 to 02/2014; \$3,500 from 04/2015 to 04/2015

	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014
Balance	\$0									
Amount Paid	\$0									
Past Due	\$0									
Remarks	CLO									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Balance					\$0	\$0
Amount Paid					\$0	\$0
Past Due					\$0	\$0
Remarks					CLO	
Rating	OK	OK	OK	OK	OK	OK

FIRST NIAGARA BANK #529079302001****

PO BOX 514
6950 SOUTH TRANSIT
LOCKPORT, NY 14095
(800) 439-8230

Date Opened:	08/23/2013	Date Updated:	04/03/2015	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$200	Terms:	\$80 per month, paid Monthly
Account Type:	Revolving Account	Last Payment Made:	04/03/2015		
Loan Type:	CREDIT CARD				

	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014
Balance	\$3,604	\$3,630	\$2,600	\$3,597	\$3,634	\$3,650	\$3,200	\$3,229	\$3,439	\$3,557
Scheduled Payment	\$80	\$74	\$65	\$80	\$80	\$77	\$69	\$72	\$77	\$77
Amount Paid	\$200	\$200	\$1,100	\$80	\$80	\$70	\$100	\$250	\$180	\$70
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Credit Limit	\$3,604	\$3,630	\$3,500	\$3,597	\$3,634	\$3,650	\$3,500	\$3,500	\$3,500	\$3,557
High Balance	\$3,673	\$3,673	\$3,671	\$3,671	\$3,671	\$3,650	\$3,577	\$3,577	\$3,577	\$3,557
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013
Balance	\$3,345	\$2,282	\$1,993	\$1,575	\$1,645	\$198	\$198	\$3,461	\$3,432	\$0
Scheduled Payment	\$67	\$48	\$42	\$33	\$25	\$25	\$60	\$35	\$167	
Amount Paid	\$50	\$200	\$100	\$200	\$100	\$3,400	\$3,400	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Credit Limit	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
High Balance	\$3,499	\$3,499	\$3,499	\$3,499	\$3,499	\$3,499	\$3,499	\$3,461	\$3,432	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

FIRST NIAGARA BANK #45451900****

PO BOX 514
 LOCKPORT, NY 14095-0514
 (716) 625-7500

Date Opened:	02/24/1995	Date Updated:	04/01/2015	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0		Agreed
Account Type:	Line of Credit Account	Last Payment Made:	12/06/2014	Terms:	Paid Monthly
				Date Paid:	12/06/2014
Loan Type:	LINE OF CREDIT				

High Balance: High balance of \$499 from 10/2012 to 05/2013; \$499 from 07/2013 to 08/2014; \$499 from 10/2014 to 04/2015

Credit Limit: Credit limit of \$500 from 10/2012 to 05/2013; \$500 from 07/2013 to 08/2014; \$500 from 10/2014 to 04/2015

	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014
Balance	\$0	\$0	\$0	\$0	\$472	\$490	\$0		\$0	\$250
Scheduled Payment		\$16	\$16	\$16	\$16	\$10				\$10
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	N/R	OK	OK

	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013
Balance	\$0	\$0	\$0	\$0	\$0	\$24	\$485	\$257	\$378	\$498
Scheduled Payment	\$17	\$17	\$17	\$17	\$17	\$17	\$10	\$13	\$15	\$22
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012
Balance	\$499	\$474		\$465	\$456	\$477	\$497	\$498	\$478	\$498
Scheduled Payment	\$22	\$18		\$17	\$17	\$20	\$20	\$17	\$22	\$22
Amount Paid	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	N/R	OK	OK	OK	OK	OK	OK	OK

	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	N/R	OK

	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010
Rating	OK	N/R	N/R	OK	N/R	OK	OK	OK	OK	OK

	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2008	07/2008	06/2008
Rating	OK	OK	OK

KOHL'S/CHASE #4187970****

PO 3115
MILWAUKEE, WI 53201-3115
(800) 564-5740

Date Opened:	05/05/2005	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	10/12/2009		Agreed
Account Type:	Revolving Account	Payment Received:	\$26	Date Closed:	12/09/2005
Loan Type:	CHARGE	Last Payment Made:	11/17/2005	Date Paid:	11/17/2005
	ACCOUNT	High Balance:	\$85		
		Credit Limit:	\$1,000		

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2005	06/2005
Rating	OK	OK

LORD & TAYLOR #47699****

PO BOX 1628
MARYLAND HEIGHTS, MO 63043
(800) 654-0520

Date Opened:	10/01/2005	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	09/15/2007		Agreed
Account Type:	Revolving Account	Payment Received:	\$0	Terms:	Paid Monthly
Loan Type:	CHARGE	Last Payment Made:	12/14/2005	Date Closed:	09/15/2007
	ACCOUNT	High Balance:	\$197		

Account Sale Info: ACCOUNT SOLD TO GE CAPITAL

Remarks: ACCOUNT CLOSED BY CONSUMER; PURCHASED BY ANOTHER LENDER

	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2005	11/2005	10/2005
Rating	OK	OK	OK

MORTON R. LANE FCU #423772157983****

388 ENGLEWOOD AVE
BUFFALO, NY 14223-2812
(716) 837-2008

Date Opened:	04/15/2011	Date Updated:	03/24/2015	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$0		Agreed
Account Type:	Revolving Account	Last Payment Made:	02/03/2015	Terms:	\$48 per month, paid
Loan Type:	CREDIT CARD				Monthly

High Balance: High balance of \$1,505 from 06/2013 to 03/2015

Credit Limit: Credit limit of \$1,500 from 06/2013 to 03/2015

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014
Balance	\$1,193	\$1,185	\$1,227	\$1,258	\$1,290	\$1,321	\$1,352	\$1,383	\$1,423	\$1,478
Scheduled Payment	\$48	\$24	\$25	\$26	\$26	\$27	\$28	\$28	\$29	\$60
Amount Paid	\$0	\$50	\$40	\$40	\$40	\$40	\$40	\$50	\$75	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013
Balance	\$1,468	\$954	\$1,151	\$714	\$1,244	\$150	\$1,485	\$1,475	\$1,454	\$1,494
Scheduled Payment	\$30	\$29	\$35	\$22	\$58	\$20	\$90	\$45	\$44	\$45
Amount Paid	\$0	\$353	\$50	\$1,244	\$0	\$1,350	\$0	\$50	\$50	\$125
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012
Balance	\$1,504	\$1,468								
Scheduled Payment	\$95	\$45								
Amount Paid	\$0	\$50								
Past Due	\$0	\$0								
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011
Rating	OK	OK	OK	OK	OK	OK

MORTON R. LANE FCU #2319130101343****

388 ENGLEWOOD AVE
 BUFFALO, NY 14223-2812
 (716) 833-2007

Date Opened:	10/07/2013	Date Updated:	02/28/2015	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$317	Terms:	\$158 per month, paid Monthly for 36 months
Account Type:	Installment Account	Last Payment Made:	02/28/2015		
Loan Type:	UNSECURED				

High Balance: High balance of \$5,000 from 12/2013 to 02/2014; \$5,000 from 09/2014 to 10/2014; \$5,000 from 12/2014 to 12/2014; \$5,000 from 02/2015 to 02/2015

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014
Balance	\$2,769		\$3,045		\$3,475	\$3,589				
Scheduled Payment	\$158		\$158		\$158	\$158				
Amount Paid	\$317		\$318		\$150	\$41				
Past Due	\$0		\$0		\$0	\$0				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013
Balance			\$4,375	\$4,502	\$4,626	
Scheduled Payment			\$158	\$158	\$158	
Amount Paid			\$158	\$158	\$158	
Past Due			\$0	\$0	\$0	
Rating	OK	OK	OK	OK	OK	OK

MORTON R. LANE FCU #2319100101343****

388 ENGLEWOOD AVE
 BUFFALO, NY 14223-2812
 (716) 833-2007

Date Opened: 10/13/2010
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: UNSECURED

Date Updated: 08/22/2013
Payment Received: \$0
Last Payment Made: 08/22/2013

Pay Status: Current; Paid or Paying as Agreed
Terms: \$334 per month, paid Monthly for 60 months
Date Closed: 08/22/2013

High Balance: High balance of \$15,500 from 11/2012 to 12/2012; \$15,500 from 02/2013 to 08/2013
Remarks: CLOSED

	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012
Balance	\$0	\$7,721	\$7,982	\$8,243	\$8,513	\$8,756	\$9,008		\$9,512	\$10,003
Scheduled Payment	\$334	\$334	\$334	\$334	\$334	\$334	\$334		\$334	\$334
Amount Paid	\$0	\$334	\$334	\$334	\$334	\$334	\$334		\$334	\$334
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2011	01/2011	12/2010	11/2010	10/2010
Rating	OK	OK	OK	OK	OK

MORTON R. LANE FCU #423772157983****

	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012
Balance	\$841	\$864	\$820	\$869	\$891	\$912	\$824	\$921	\$932	\$798
Scheduled Payment	\$27	\$28	\$27	\$28	\$29	\$27	\$29	\$30	\$29	\$24
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$943	\$943	\$943	\$943	\$943	\$943	\$943	\$943	\$943	\$798
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2011
Rating	OK

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

T-MOBILE

12920 SE 38TH STRE
BELLEVUE, WA 98006
(800) 318-9270

Requested On: 02/18/2014
Inquiry Type: Individual

MORTON R LANE via CBC/MORTON LANE FCU

P.O.BOX 1667
PITTSBURGH, PA 15230
(877) 237-8317

Requested On: 10/03/2013
Inquiry Type: Individual
Permissible Purpose: CREDIT TRANSACTION

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

BANK OF AMERICA

450 AMERICAN WAY
SIMI VALLEY, CA 93065-6285
(800) 669-6607

Requested On: 04/05/2015

BARCLAYS BANK DELAWARE

125 S WEST ST
WILMINGTON, DE 19801
(866) 370-5931

Requested On: 03/02/2015

TU INTERACTIVE

100 CROSS ST
#202
SAN LUIS OBISP, CA 93401
(888) 567-8688

Requested On: 07/22/2013

FACTACT FREE DISCLOSURE

P O BOX 1000
CHESTER, PA 19022
(800) 888-4213

Requested On: 07/22/2013

Credit Report Messages

Your credit report contains the following messages.

PROMOTIONAL OPT-OUT: This file has been opted out of promotional lists supplied by TransUnion.
(Note: This opt-out has no expiration date.)

-End of Credit Report-

Should you wish to contact TransUnion, you may do so,

Online:

To report an inaccuracy, please visit: dispute.transunion.com
For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

By Phone:

(800) 916-8800
You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Consumer Rights

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

You must be told if information in your file has been used against you.

Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment -- or to take another adverse action against you -- must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file.

You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of 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 report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.

Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information.

In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited.

A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers.

A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.

Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).

You may seek damages from violators.

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights.

For more information, visit www.consumerfinance.gov/learnmore

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	Bureau of Consumer Financial Protection 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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	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	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal credit unions	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, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. 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, N.E. 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 1-877-382-4357

Information Regarding State Laws

New York Residents

New York Consumers Have the Right to Obtain a Security Freeze

As of November 1, 2006 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 [by certified or overnight mail] 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 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 1, 2009, 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.