

**-Begin Credit Report-**

**Personal Information**

**SSN:** XXX-XX-4676

Your SSN has been masked for your protection.

**Names Reported:** HEIKE H. JONES and HEIKE H. BERLIND

**Addresses Reported:**

**Address**

PO BOX 126, BUFFALO, NY 14223-0126  
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

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

**Estimated Date of Birth:** 01/01/1963

**Date Reported**

09/23/2015  
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.

<b>N/R</b>	<b>X</b>	<b>OK</b>	<b>30</b>	<b>60</b>	<b>90</b>	<b>120</b>	<b>COL</b>	<b>VS</b>	<b>RPO</b>	<b>C/O</b>	<b>FC</b>
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	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.

**CBC** ACCOUNT CLOSED BY CONSUMER      **CLO** CLOSED

**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 #423772157983\*\*\*\***

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

**Date Opened:** 04/15/2011  
**Responsibility:** Individual Account  
**Account Type:** Revolving Account  
**Loan Type:** CREDIT CARD

**Date Updated:** 09/23/2015  
**Payment Received:** \$0  
**Last Payment Made:** 08/11/2015

**Pay Status:** Current; Paid or Paying as Agreed  
**Terms:** Paid Monthly  
**Date Closed:** 08/14/2015  
**Date Paid:** 08/11/2015  
>Maximum Delinquency of 60 days in 05/2015 for

**High Balance:** High balance of \$1,505 from 10/2013 to 03/2015; \$1,505 from 05/2015 to 09/2015

**Credit Limit:** Credit limit of \$1,500 from 10/2013 to 03/2015; \$1,500 from 05/2015 to 09/2015

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance	\$0	\$0	\$1,107	\$1,139	\$1,229		\$1,193	\$1,185	\$1,227	\$1,258
Scheduled Payment		\$23	\$23	\$23	\$98		\$48	\$24	\$25	\$26
Amount Paid	\$0	\$1,107	\$40	\$98	\$0		\$0	\$50	\$40	\$40
Past Due	\$0	\$0	\$0	\$0	\$48		\$0	\$0	\$0	\$0
Remarks	CBC CLO	CBC CLO								
Rating	OK	OK	OK	OK	60	30	OK	OK	OK	OK

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Balance	\$1,290	\$1,321	\$1,352	\$1,383	\$1,423	\$1,478	\$1,468	\$954	\$1,151	\$714
Scheduled Payment	\$26	\$27	\$28	\$28	\$29	\$60	\$30	\$29	\$35	\$22
Amount Paid	\$40	\$40	\$40	\$50	\$75	\$0	\$0	\$353	\$50	\$1,244
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013
Balance	\$1,244	\$150	\$1,485	\$1,475						
Scheduled Payment	\$58	\$20	\$90	\$45						
Amount Paid	\$0	\$1,350	\$0	\$50						
Past Due	\$0	\$0	\$0	\$0						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2011	06/2011
Rating	OK	OK

### Satisfactory Accounts

The following accounts are reported with no adverse information. 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.

**BAC HOME LOANS SERV LP #22503\*\*\*\***

1800 TAPO CANYON  
 CA6-914-01-91  
 SIMI VALLEY, CA 93063  
 (800) 451-6362

<b>Date Opened:</b>	12/27/2010	<b>Date Updated:</b>	08/10/2015	<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Responsibility:</b>	Individual Account	<b>Payment Received:</b>	\$0	<b>Terms:</b>	\$0 per month, paid Monthly for 360 months
<b>Account Type:</b>	Mortgage Account	<b>Last Payment Made:</b>	07/01/2015	<b>Date Closed:</b>	08/10/2015
<b>Loan Type:</b>	CONVENTIONAL REAL ESTATE MTG				

**High Balance:** High balance of \$63,600 from 10/2013 to 08/2015  
**Mortgage Info:** Freddie Mac ID #100800202010023242 Acct #654567174  
**Remarks:** CLOSED

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
<b>Balance</b>	\$0	\$58,395	\$58,501	\$58,606	\$58,711	\$58,920	\$58,920	\$59,024	\$59,127	\$59,230
<b>Scheduled Payment</b>	\$0	\$689	\$689	\$689	\$689	\$679	\$679	\$679	\$679	\$679
<b>Amount Paid</b>	\$0	\$689	\$689	\$689	\$1,368	\$0	\$679	\$679	\$679	\$679
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
<b>Balance</b>	\$59,333	\$59,436	\$59,538	\$59,639	\$59,841	\$59,841	\$59,942	\$60,042	\$60,142	\$60,242
<b>Scheduled Payment</b>	\$679	\$679	\$679	\$679	\$679	\$679	\$679	\$664	\$664	\$664
<b>Amount Paid</b>	\$679	\$679	\$679	\$1,358	\$0	\$679	\$679	\$664	\$664	\$664
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013
<b>Balance</b>	\$60,341	\$60,538	\$60,538							
<b>Scheduled Payment</b>	\$664	\$664	\$664							
<b>Amount Paid</b>	\$1,328	\$0	\$664							
<b>Past Due</b>	\$0	\$0	\$0							
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011
Rating	OK	OK	OK	OK	OK	OK

**BANK OF AMERICA #549099119330\*\*\*\***

PO BOX 982235  
EL PASO, TX 79998-2235  
(800) 655-1491

<b>Date Opened:</b>	06/12/1997	<b>Balance:</b>	\$0	<b>Pay Status:</b>	Current; Paid or Paying as
<b>Responsibility:</b>	Individual Account	<b>Date Updated:</b>	07/06/2011		Agreed
<b>Account Type:</b>	Revolving Account	<b>Payment Received:</b>	\$0	<b>Terms:</b>	Paid Monthly
<b>Loan Type:</b>	CREDIT CARD	<b>Last Payment Made:</b>	10/16/2010	<b>Date Closed:</b>	04/07/2011
		<b>High Balance:</b>	\$24,862	<b>Date Paid:</b>	10/16/2010
		<b>Credit Limit:</b>	\$24,800		

Remarks: ACCOUNT CLOSED BY CONSUMER

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Rating	X	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2004	09/2004
Rating	OK	OK

**BARCLAYS BANK DELAWARE #00017181161\*\*\*\***



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

<b>Date Opened:</b>	12/29/2012	<b>Date Updated:</b>	03/21/2016	<b>Pay Status:</b>	Current; Paid or Paying as
<b>Responsibility:</b>	Individual Account	<b>Payment Received:</b>	\$150	<b>Terms:</b>	Agreed
<b>Account Type:</b>	Revolving Account	<b>Last Payment Made:</b>	03/08/2016		\$86 per month, paid
<b>Loan Type:</b>	CREDIT CARD				Monthly

**High Balance:** High balance of \$3,824 from 10/2013 to 03/2016  
**Credit Limit:** Credit limit of \$3,700 from 10/2013 to 02/2015; \$6,200 from 03/2015 to 03/2016

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
<b>Balance</b>	\$3,186	\$2,776	\$2,608	\$2,567	\$2,618	\$2,666	\$2,732	\$2,996	\$3,055	\$3,114
<b>Scheduled Payment</b>	\$86	\$80	\$76	\$74	\$77	\$60	\$63	\$70	\$71	\$74
<b>Amount Paid</b>	\$150	\$100	\$100	\$100	\$100	\$100	\$300	\$100	\$100	\$120
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
<b>Balance</b>	\$3,190	\$3,246	\$3,300	\$3,477	\$3,576	\$3,544	\$3,438	\$3,473	\$3,422	\$3,503
<b>Scheduled Payment</b>	\$75	\$78	\$75	\$85	\$87	\$85	\$83	\$81	\$82	\$85
<b>Amount Paid</b>	\$100	\$100	\$220	\$150	\$100	\$200	\$85	\$85	\$130	\$125
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
<b>Balance</b>	\$3,577	\$3,392	\$3,232	\$2,305	\$605	\$0	\$1,460	\$1,407	\$1,240	\$1,092
<b>Scheduled Payment</b>	\$85	\$80	\$74	\$23	\$20	\$66	\$66	\$40	\$33	\$42
<b>Amount Paid</b>	\$150	\$150	\$50	\$600	\$100	\$1,460	\$0	\$250	\$60	\$3,300
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**E LOAN/SST #1335\*\*\*\***  
4315 PICKETT ROAD  
SAINT JOSEPH, MO 64503  
(800) 789-8001

<b>Date Opened:</b>	02/07/2004	<b>Balance:</b>	\$0	<b>Pay Status:</b>	Current; Paid or Paying as
<b>Responsibility:</b>	Individual Account	<b>Date Updated:</b>	02/23/2009	<b>Terms:</b>	Agreed
<b>Account Type:</b>	Installment Account	<b>Payment Received:</b>	\$0		\$243 per month, paid
<b>Loan Type:</b>	AUTOMOBILE	<b>Last Payment Made:</b>	02/23/2009	<b>Date Closed:</b>	Monthly for 60 months
		<b>High Balance:</b>	\$12,928		02/23/2009

Remarks: CLOSED

	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	OK	OK	OK	OK	N/R	OK	N/R	OK

	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006
Rating	OK	OK	OK	OK	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

<b>Date Opened:</b>	08/23/2013	<b>Date Updated:</b>	03/04/2016	<b>Pay Status:</b>	Current; Paid or Paying as
<b>Responsibility:</b>	Individual Account	<b>Payment Received:</b>	\$0	<b>Terms:</b>	Agreed
<b>Account Type:</b>	Revolving Account	<b>Last Payment Made:</b>	02/09/2014	<b>Date Closed:</b>	Paid Monthly
<b>Loan Type:</b>	CREDIT CARD			<b>Date Paid:</b>	01/28/2014
					02/09/2014

**High Balance:** High balance of \$3,499 from 01/2014 to 02/2014; \$3,499 from 03/2016 to 03/2016

**Credit Limit:** Credit limit of \$3,500 from 01/2014 to 02/2014; \$3,500 from 03/2016 to 03/2016

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Balance	\$0									
Amount Paid	\$0									
Past Due	\$0									
Remarks	CLO									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance										
Amount Paid										
Past Due										
Remarks										
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	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	OK

**FIRST NIAGARA BANK #529079302004\*\*\*\***

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

<b>Date Opened:</b>	08/23/2013	<b>Date Updated:</b>	03/04/2016	<b>Pay Status:</b>	Current; Paid or Paying as
<b>Responsibility:</b>	Individual Account	<b>Payment Received:</b>	\$100	<b>Terms:</b>	Agreed
<b>Account Type:</b>	Revolving Account	<b>Last Payment Made:</b>	02/09/2016		\$64 per month, paid
<b>Loan Type:</b>	CREDIT CARD				Monthly

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Balance	\$2,964	\$3,030	\$3,061	\$3,095	\$3,159	\$3,187	\$3,299	\$3,558	\$3,424	\$3,454
Scheduled Payment	\$64	\$68	\$68	\$67	\$69	\$69	\$74	\$78	\$74	\$77
Amount Paid	\$100	\$68	\$70	\$100	\$100	\$150	\$300	\$100	\$100	\$250
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	\$3,558	\$3,500	\$3,500
High Balance	\$3,673	\$3,673	\$3,673	\$3,673	\$3,673	\$3,673	\$3,673	\$3,673	\$3,673	\$3,673
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	\$3,597	\$3,604	\$3,630	\$2,600	\$3,597	\$3,634	\$3,650	\$3,200	\$3,229	\$3,439
Scheduled Payment	\$79	\$80	\$74	\$65	\$80	\$80	\$77	\$69	\$72	\$77
Amount Paid	\$200	\$200	\$200	\$1,100	\$80	\$80	\$70	\$100	\$250	\$180
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Credit Limit	\$3,597	\$3,604	\$3,630	\$3,500	\$3,597	\$3,634	\$3,650	\$3,500	\$3,500	\$3,500
High Balance	\$3,673	\$3,673	\$3,673	\$3,671	\$3,671	\$3,671	\$3,650	\$3,577	\$3,577	\$3,577
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	\$3,557	\$3,345	\$2,282	\$1,993	\$1,575	\$1,645	\$198	\$198	\$3,461	\$3,432
Scheduled Payment	\$77	\$67	\$48	\$42	\$33	\$25	\$25	\$60	\$35	\$167
Amount Paid	\$70	\$50	\$200	\$100	\$200	\$100	\$3,400	\$3,400	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Credit Limit	\$3,557	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
High Balance	\$3,557	\$3,499	\$3,499	\$3,499	\$3,499	\$3,499	\$3,499	\$3,499	\$3,461	\$3,432
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2013
Rating	OK

**FIRST NIAGARA BANK #45451900\*\*\*\***

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

<b>Date Opened:</b>	02/24/1995	<b>Date Updated:</b>	09/01/2015	<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Responsibility:</b>	Individual Account	<b>Payment Received:</b>	\$0	<b>Terms:</b>	Paid Monthly
<b>Account Type:</b>	Line of Credit Account	<b>Last Payment Made:</b>	08/26/2015	<b>Date Closed:</b>	08/26/2015
<b>Loan Type:</b>	LINE OF CREDIT			<b>Date Paid:</b>	08/26/2015

**High Balance:** High balance of \$499 from 10/2013 to 08/2014; \$499 from 10/2014 to 04/2015; \$500 from 05/2015 to 05/2015; \$500 from 07/2015 to 09/2015

**Credit Limit:** Credit limit of \$500 from 10/2013 to 08/2014; \$500 from 10/2014 to 05/2015; \$500 from 07/2015 to 09/2015

**Remarks:** ACCOUNT CLOSED BY CONSUMER; CLOSED

	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014
Balance	\$0	\$451	\$476		\$0	\$0	\$0	\$0	\$0	\$472
Scheduled Payment		\$17	\$17			\$16	\$16	\$16	\$16	\$16
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	N/R	OK	OK	OK	OK	OK	OK

	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014
Balance	\$490	\$0		\$0	\$250	\$0	\$0	\$0	\$0	\$0
Scheduled Payment	\$10				\$10	\$17	\$17	\$17	\$17	\$17
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



	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013
Balance	\$24	\$485	\$257	\$378						
Scheduled Payment	\$17	\$10	\$13	\$15						
Amount Paid	\$0	\$0	\$0	\$0						
Past Due	\$0	\$0	\$0	\$0						
Rating	OK	OK	OK	OK	OK	OK	OK	N/R	OK	OK

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
Rating	OK	OK	OK	N/R	OK	OK	N/R	N/R	OK	N/R

	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2009	12/2008	11/2008
Rating	OK	OK	OK

**LORD & TAYLOR #47699\*\*\*\***

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

<b>Date Opened:</b>	10/01/2005	<b>Balance:</b>	\$0	<b>Pay Status:</b>	Current; Paid or Paying as
<b>Responsibility:</b>	Individual Account	<b>Date Updated:</b>	09/15/2007		Agreed
<b>Account Type:</b>	Revolving Account	<b>Payment Received:</b>	\$0	<b>Terms:</b>	Paid Monthly
<b>Loan Type:</b>	CHARGE	<b>Last Payment Made:</b>	12/14/2005	<b>Date Closed:</b>	09/15/2007
	ACCOUNT	<b>High Balance:</b>	\$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 #2319130101343\*\*\*\***

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

<b>Date Opened:</b>	10/07/2013	<b>Date Updated:</b>	08/11/2015	<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Responsibility:</b>	Individual Account	<b>Payment Received:</b>	\$0	<b>Terms:</b>	\$158 per month, paid Monthly for 36 months
<b>Account Type:</b>	Installment Account	<b>Last Payment Made:</b>	08/11/2015	<b>Date Closed:</b>	08/11/2015
<b>Loan Type:</b>	UNSECURED				

Remarks: CLOSED

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Balance	\$0				\$2,653	\$2,773	\$2,769		\$3,045	
Scheduled Payment	\$158				\$158	\$158	\$158		\$158	
Amount Paid	\$0				\$160	\$3	\$317		\$318	
Past Due	\$0				\$0	\$0	\$0		\$0	
High Balance	\$5,000				\$5,000	\$5,000	\$5,000		\$5,000	
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Balance	\$3,475	\$3,589							\$4,375	\$4,502
Scheduled Payment	\$158	\$158							\$158	\$158
Amount Paid	\$150	\$41							\$158	\$158
Past Due	\$0	\$0							\$0	\$0
High Balance	\$5,000	\$5,000							\$5,000	\$5,000
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013
Balance	\$4,626	
Scheduled Payment	\$158	
Amount Paid	\$158	
Past Due	\$0	
High Balance	\$5,000	
Rating	OK	OK

**MORTON R. LANE FCU #2319100101343\*\*\*\***

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

<b>Date Opened:</b>	10/13/2010	<b>Balance:</b>	\$0	<b>Pay Status:</b>	Current; Paid or Paying as
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**Responsibility:** Individual Account  
**Account Type:** Installment Account  
**Loan Type:** UNSECURED

**Date Updated:** 08/22/2013  
**Payment Received:** \$0  
**Last Payment Made:** 08/22/2013  
**High Balance:** \$15,500

**Terms:** Agreed  
 \$334 per month, paid  
 Monthly for 60 months  
**Date Closed:** 08/22/2013

Remarks: CLOSED

	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012
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	12/2010	11/2010	10/2010
Rating	OK	OK	OK	OK

**MORTON R. LANE FCU #423772157983\*\*\*\***

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

**Date Opened:** 04/15/2011  
**Responsibility:** Individual Account  
**Account Type:** Revolving Account  
**Loan Type:** CREDIT CARD

**Balance:** \$0  
**Date Updated:** 06/23/2013  
**Payment Received:** \$0  
**Last Payment Made:** 04/26/2013  
**High Balance:** \$0  
**Credit Limit:** \$1,500

**Pay Status:** Current; Paid or Paying as  
 Agreed  
**Terms:** Paid Monthly  
**Date Closed:** 05/15/2013

Remarks: CREDIT CARD LOST OR STOLEN; CLOSED

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011
Rating	OK	OK	OK	OK	OK	OK

**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

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2009	04/2009	03/2009
Rating	OK	OK	OK

**SYNCB/JC PENNEY #600889085765\*\*\*\***

PO BOX 965007  
 ORLANDO, FL 32896-5007  
 (866) 227-5213

<b>Date Opened:</b>	07/10/1996	<b>Balance:</b>	\$0	<b>Pay Status:</b>	Current; Paid or Paying as
<b>Responsibility:</b>	Individual Account	<b>Date Updated:</b>	03/31/2016		Agreed
<b>Account Type:</b>	Revolving Account	<b>Payment Received:</b>	\$0	<b>Terms:</b>	Paid Monthly
<b>Loan Type:</b>	CHARGE	<b>Last Payment Made:</b>	02/01/1998	<b>Date Closed:</b>	02/29/2012
	ACCOUNT	<b>High Balance:</b>	\$530		
		<b>Credit Limit:</b>	\$124		

Remarks: CLOSED

	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014
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
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
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	09/2010	08/2010	07/2010	06/2010	05/2010
Rating	OK	OK	OK	OK	OK	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
Rating	OK	OK

**THE HOME DEPOT/CBNA #603532035605\*\*\*\***

PO BOX 6497  
SIOUX FALLS, SD 57117-6497  
(800) 677-0232

<b>Date Opened:</b>	01/07/2011	<b>Date Updated:</b>	03/14/2016	<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Responsibility:</b>	Individual Account	<b>Payment Received:</b>	\$0	<b>Terms:</b>	\$56 per month, paid Monthly
<b>Account Type:</b>	Revolving Account	<b>Last Payment Made:</b>	03/08/2016		
<b>Loan Type:</b>	CHARGE ACCOUNT				

**High Balance:** High balance of \$2,448 from 10/2013 to 10/2013; \$2,948 from 11/2013 to 03/2016  
**Credit Limit:** Credit limit of \$6,000 from 10/2013 to 03/2016

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Balance	\$1,629	\$1,790	\$1,835	\$1,974	\$2,108	\$2,215	\$2,291	\$2,371	\$2,395	\$2,418
Scheduled Payment	\$56	\$56	\$62	\$66	\$94	\$75	\$71	\$77	\$78	\$75
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$100	\$100	\$100
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Balance	\$2,092	\$2,124	\$2,158	\$2,287	\$2,319	\$2,342	\$2,343	\$2,350	\$2,324	\$2,079
Scheduled Payment	\$68	\$68	\$72	\$69	\$77	\$74	\$74	\$76	\$68	\$67
Amount Paid	\$100	\$100	\$200	\$100	\$100	\$74	\$80	\$100	\$100	\$100
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Balance	\$2,113	\$2,103	\$2,017	\$1,893	\$1,853	\$1,903	\$2,599	\$2,455	\$2,928	\$2,448
Scheduled Payment	\$68	\$66	\$65	\$59	\$51	\$55	\$107	\$103	\$81	\$59
Amount Paid	\$100	\$80	\$75	\$75	\$100	\$750	\$0	\$575	\$100	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2011	02/2011	01/2011
Rating	OK	OK	OK

## 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).

### BARCLAYS BANK DE

P.O. BOX 8803  
WILMINGTON, DE 19899  
(866) 370-5931

Requested On: 02/29/2016

### BARCLAYS BANK DELAWARE

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

Requested On: 02/17/2016

### BANK OF AMERICA

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

Requested On: 07/30/2015

### FISERV/CHECKFREE CORP

6000 PERIMETER DR  
DUBLIN, OH 43017-3233  
(614) 564-3000

Requested On: 07/17/2015

### TU INTERACTIVE

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

Requested On: 04/10/2015

### FACTACT FREE DISCLOSURE

P O BOX 1000  
CHESTER, PA 19016  
(800) 888-4213

Requested On: 04/10/2015

## 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](http://dispute.transunion.com)  
For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com)

**By Mail:**



TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19016-2000

**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](http://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](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 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](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.
- **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](http://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](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. For information about your federal rights, contact:**

<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
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, NW 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:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	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 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 BILL OF RIGHTS

#### 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.