Personal Credit Report for:
SABELLA SALAZAR

File Number:
456961689

Date Created:
01/23/2025

Visit transunion.com/dispute to start a dispute online.

If you are experiencing a financial hardship related to a public health emergency or your personal circumstances, you can add a consumer statement to your credit file to explain your situation by visiting us at www.transunion.com/credit-help.

Personal Information

You have been on our files since 10/27/2022. Your SSN has been masked for your protection.

Credit Report Date

01/23/2025

Social Security Number

XXX-XX-7509

Date of Birth

04/10/2005

Name

ISABELLA SALAZAR

Addresses

Current Address

1726 LONGYEAR AVE MARQUETTE, MI 49855-2115

Date Reported

09/13/2024

Other Address

412 DAKOTA TRL IOWA CITY, IA 52240-9207

Date Reported

10/27/2022

Phone Numbers

Phone Number

(912) 387-2116

Phone Number

(864) 667-2078

Phone Number

(305) 462-9542

Phone Number

(319) 325-2535

Phone Number

(319) 930-6894

Accounts

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 rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

TransUnion is now including some Buy Now, Pay Later (BNPL) installment loans, also known as a "point-of-sale installment loans" on credit reports. At this time, BNPL information provided to TransUnion is visible to you, but scoring providers, lenders, insurers or other authorized companies that may access your credit report will not be able to use this data. As a result, it will not affect credit decisions or credit scores calculated using TransUnion data. In the future, Buy Now, Pay Later may be factored in to credit scores and credit decisions (for example, account opening or account review decisions). Visit our FAQs to learn more.

Payment/Remarks Key

Ratings

OK	Current, paying or paid as agreed
N/R	Not Reported
X	Unknown
30	Account 30 days late
60	Account 60 days late
90	Account 90 days late
120	Account 120 or more days late
COL	Transferred to collection
VS	Voluntarily surrendered
RPO	Repossession
C/O	Charged off by account provider
FC	Foreclosure

Remarks

AAP: Loan assumed by another party

ACQ: Acquired from another lender

ACR: Account closed due to refinance

ACT: Account closed due to transfer

AFR: Account acquired by RTC/FDIC

AID: Account information disputed by consumer

AJP: Adjustment pending

AMD: Active military duty

AND: Affected by natural disaster

BAL: Balloon payment

BKL: Included in bankruptcy

BKW: Bankruptcy withdrawn

CAD: Dispute account/closed by consumer

CBC: Account closed by consumer

CBD: Dispute resolved/consumer disagrees/closed by consumer

CBG: Canceled by credit grantor

CBL: Chapter 7 bankruptcy

CBR: Chapter 11 bankruptcy

CBT: Chapter 12 bankruptcy

CLA: Placed for collection

CLO: Closed

CLS: Credit line suspended

CRB: Collateral released–balance owing

CTR: Account closed–transfer to refinance

CTS: Contact subscriber

DDR: -none-

DLU: Deed in lieu

DM: Bankruptcy dismissed

DRC: Dispute resolved/consumer disagrees

DRG: Dispute resolved reported by credit grantor

ER: Election of remedy

ETB: Early termination/balance owing

ETI: Early termination by default

ETO: Early termination/obligation settled

ETS: Early termination/status pending

FCL: Foreclosure

FPD: Account paid, foreclosure started

FPI: Foreclosure initiated

FRD: Foreclosure collateral sold

FTB: Full termination/balance owing

FTO: Full termination/obligation satisfied

FTS: Full termination/status pending

INA: Inactive account

INP: Debt being paid through insurance

INS: Paid by insurance

IRB: Involuntary repossession/balance owing

IRE: Involuntary repossession

IRO: Involuntary repossession/obligation satisfied

JUG: Judgment granted

LA: Lease assumption

LMN: Loan Modified Not GOVT (government)

LNA: Credit line is no longer available

MCC: Managed by credit counseling service

MOV: No forwarding address

NIR: Student loan not in repayment

NPA: Now paying

PAL: Purchase by another lender

PCL: Paid collection

PDD: Paid by dealer

PDE: Payment deferred

PDI: Principle deferred/initial payment only

PFC: Account paid from collateral

PLL: Prepaid lease

PLP: Profit and loss now paying

PNR: First payment never received

PPA: Paying partial payment agreement

PPD: Paid by co-maker

PPL: Paid profit and loss

PRD: Payroll deduction

PRL: Profit and loss write-off

PWG: Account payment, wage garnish

REA: Reaffirmation of debt

REP: Substitute/replacement account

RFN: Refinanced

RPD: Paid repossession

RPO: Repossession

RRE: Repossession redeemed

RVN: Returned voluntarily

RVR: Returned voluntarily/redeemed

SET: Settled–less than full balance

SGL: Government secured guaranteed

SIL: Simple interest loan

SLP: Student loan perm assign government

SPL: Single payment loan

STL: Credit card lost/stolen

TRF: Transfer

TRL: Transferred to another lender

TTR: Transferred to recovery

WEP: Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

Accounts with Adverse Information

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.

Account Name

CAPITAL ONE 517805833565****

Account Information

Address	P O Box 31293 Salt Lake City, UT 84131
Phone	(800) 955-7070
Monthly Payment	$64
Date Opened	08/16/2024
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	$745
Date Updated	01/14/2025
Last Payment Made	10/16/2024
Pay Status	>Account 90 Days Past Due Date<
Terms	$64 per month; paid Monthly
Date Closed	11/07/2024
High Balance (Hist.)	High balance of $244 from 09/2024 to 09/2024; $332 from 10/2024 to 10/2024; $688 from 12/2024 to 12/2024; $745 from 01/2025 to 01/2025
Credit Limit (Hist.)	Credit limit of $300 from 09/2024 to 10/2024; $300 from 12/2024 to 01/2025

Estimated month and year this item will be removed	10/2031

Payment History

September 2024	October 2024	November 2024	December 2024	January 2025
Balance $50	Balance $332	Balance - - -	Balance $688	Balance $745
Past Due $0	Past Due $0	Past Due - - -	Past Due $60	Past Due $85
Scheduled Payment $25	Scheduled Payment $35	Scheduled Payment - - -	Scheduled Payment $56	Scheduled Payment $64
Remarks - - -	Remarks - - -	Remarks - - -	Remarks CBG	Remarks CBG
Rating **OK**	Rating **OK**	Rating **30**	Rating **60**	Rating **90**

Total

Inquiries

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.

Name

JPMCB CARD SERVICES

Location
PO BOX 15077
WILMINGTON, DE 19850

Requested On
10/14/2024

Phone
(800) 453-9719

Inquiry Type
Individual

CAPITAL ONE

Location
15000 CAPITAL ONE DRIVE
RICHMOND, VA 23238

Requested On
08/16/2024

Phone
(800) 955-7070

Inquiry Type
Individual

CAPITAL ONE

Location	Requested On	Phone
15000 CAPITAL ONE RICHMOND, VA 23238	02/04/2024	(800) 955-7070

Inquiry Type
Individual

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).

Name

CAPITAL ONE

Location	Requested On	Phone
P O Box 31293 Salt Lake City, UT 84131	01/11/2025	(800) 955-7070

TRANSUNION CONSUMER INTE

Location	Requested On	Phone
100 CROSS STREET SAN LUIS OBISP, CA 93401	01/06/2025	(805) 782-8282

TRANSUNION CONSUMER INTE

Location	Requested On	Phone
760 MARKET STREET 10TH FLOOR SAN FRANCISCO, CA 94102	01/06/2025	(844) 580-6816

SABELLA SALAZAR via TRANSUNION INTERACTIVE IN

Location	Requested On	Phone
100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	01/23/2025, 01/23/2025	(855) 681-3196

TU INTERACTIVE

Location	Requested On	Phone
100 CROSS ST 202 SAN LUIS OBISPO, CA 93401	01/23/2025	(844) 580-6816

881968529 via TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	01/17/2025	(844) 580-6816

CAPITAL ONE

Location	Requested On	Phone
PO BOX 30281 SALT LAKE CITY, UT 84130	08/16/2024, 02/04/2024	(800) 955-7070

CAPITAL ONE

Location	Requested On	Phone
15000 CAPITAL ONE DRIVE RICHMOND, VA 23238	08/16/2024	(800) 955-7070

ISABELLA SALAZAR via KARMATRANSUNION INTERACT

Location	Requested On	Phone
100 CROSS STREET SAN LUIS OBISPO, CA 93401	02/04/2024	(844) 580-6816

CREDIT KARMA via TUCI CREDIT KARMA TUNA

Location	Requested On	Phone
100 CROSS STREET SUITE 101 SAN LUIS OBISPO, CA 93401	02/04/2024	(844) 580-6816

VERIZON WIRELESS

Location	Requested On	Phone
5000 BRITTON PKWY HILLARD, OH 43026	02/02/2024, 11/26/2023, 07/31/2023	(888) 483-7200

ATT SERVICES INC.

Location	Requested On	Phone
208 S AKARD ST DALLAS, TX 75202	10/22/2023, 07/29/2023	(800) 331-0500

JPMCB CONSUMER BANK

Location	Requested On	Phone
PO BOX 15298 WILMINGTON, DE 19850	06/06/2023, 06/05/2023, 05/15/2023	(800) 935-9935

Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

Checking Account and Demand Deposit Account (DDA) Activity

Data Source:

Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)

Requested by:
TRANSUNION CONSUMER INTE

Requested on:
01/04/2025

Number of Accounts Consumer is Identified On:
0

Bank Account Closures Identified as Fraudulent:
0

Paid Checks in the Last 3 Years:
0

Open (Unpaid) Checks in the Last 3 Years:
0

Checks Ordered in the Last Month:
0

Checks Ordered in the Last 2 Months:
0

Checks Ordered in the Last 3 Months:
0

Checks Ordered in the Last 6 Months:
0

Check Orders in the Last Year:
0

Check Orders in the Last 2 Years:
0

Check Orders in the Last 3 Years:
0

Quantity of Checks Ordered in the Last 3 Years:
0

Average Checks Ordered in the Last 3 Years:
.00000

Smallest Number of Checks Ordered:
0

Largest Number of Checks Ordered:
0

Checking Account Closures in the Last Month:
0

Checking Account Closures in the Last 2 Months:
0

Checking Account Closures in the Last 3 Months:
0

Checking Account Closures in the Last Year:
0

Checking Account Closures in the Last 2 Years:
1

Checking Account Closures in the Last 3 Years:
1

Average Number of Days Between Checking Account Closures:
.00000

DDA Closures in Last 180 Days:
0

DDA Closure in Last 5 Years:
1

Paid DDA Closures in Last 5 Years:
1

Unpaid DDA Closures in Last 2 Years:
0

Unpaid DDA Closures in Last 5 Years:
0

Unpaid DDA Closures in Last 4 Years:
$000000000.00

Days Since Most Recent DDA Closure:
590

Days Since First DDA Closure:
590

Checking Account Inquiries in the Last Month:
0

Checking Account Inquiries in the Last 2 Months:
0

Checking Account Inquiries in the Last 3 Months:
0

Checking Account Inquiries in the Last 6 Months:
0

Checking Account Inquiries in the Last Year:
0

Checking Account Inquiries in the Last 2 Years:
1

DDA Inquiries in the Last 3 Years:
1

Total Days Since First Checking Account Inquiry:
451

Days Since Most Recent DDA Inquiry:
451

Credit Inquiries in the Last Year:
0

Credit Inquiries in the Last 3 Years:
0

Auto Inquiries in the Last 3 Years:
0

Credit Issuance Inquiries in the Last Year:
0

Credit Issuance Inquiries in the Last 3 Years:
0

Payday Inquiries in the Last 3 Years:
0

Utility Inquiries in the Last 3 Years:
0

Other Credit Inquiries in the Last 2 years:
0

Other Credit Inquiries in the Last 3 Years:
0

DDA & Credit/Non-DDA Inquiries in Last 3 Years:
1

Open (Unpaid) NSFs in the Last Month:
0

Open (Unpaid) NSFs in the Last 2 Months:
0

Open (Unpaid) NSFs in the Last 3 Months:
0

Open (Unpaid) NSFs in the Last 6 Months:
0

Open (Unpaid) NSFs in the Last Year:
0

Open (Unpaid) NSFs in the Last 2 Years:
0

Open (Unpaid) NSFs in the Last Month:
$000000000.00

Open (Unpaid) NSFs in the Last 2 Months:
$000000000.00

Open (Unpaid) NSFs in the Last 3 Months:
$000000000.00

Open (Unpaid) NSFs in the Last 6 Months:
$000000000.00

Open (Unpaid) NSFs in the Last Year:
$000000000.00

Open (Unpaid) NSFs in the Last 2 Years:
$000000000.00

Open (Unpaid) NSFs in the Last 3 Years:
$000000000.00

Paid NSFs in the Last Month:
0

Paid NSFs in the Last 2 Months:
0

Paid NSFs in the Last 3 Months:
0

Paid NSFs in the Last 6 Months:
0

Paid NSFs in the Last Year:
0

Paid NSFs in the Last 2 Years:
0

Paid NSFs in the Last Month:
$000000000.00

Paid NSFs in the Last 2 Months:
$000000000.00

Total Paid NSFs in the Last 3 Months:
$000000000.00

Total Paid NSFs in the Last 6 Months:
$000000000.00

Total Paid NSFs in the Last Year:
$000000000.00

Total Paid NSFs in the Last 2 Years:
$000000000.00

Total Paid NSFs in the Last 3 Years:
$000000000.00

Largest Opened (Unpaid) NSF Check:
$000000000.00

Largest Paid NSF Check:
$000000000.00

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

- **Online:**

  To report an inaccuracy, please visit: service.transunion.com
  For answers to general questions, please visit: 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 Monday - Friday 8 AM - 11 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.

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

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW. 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 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 NW, 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 form 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).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:
- **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 reporting agency from releasing information in your credit report without your express authorization. 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, or any other account involving the extension of credit.
  A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.
  To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.

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

- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **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. You may also have the right to file suit under state law.
- **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	a. Consumer Financial Protection Bureau 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:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. 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 P.O. Box 53570 Houston, TX 77052
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. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106

d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

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

Remedying the Effects of Identity Theft

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

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a 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 place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.**

   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, or any other account involving the extension of credit.

   A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

2. **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

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

   You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

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

3. **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 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.consumerfinance.gov/learnmore

4. **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.consumerfinance.gov/learnmore.

5. **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.

6. **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.

7. **You may also 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.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. 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.consumerfinance.gov/learnmore.