

**ANGEL PAVLOV**

**Personal & Confidential**

Date Generated Jun 27, 2024

Report Number 1498-1378-51

**At a Glance 5 Accounts**

**0 Public Records**

**7 Hard Inquiries**

**Personal Information**

6 Names

15 Addresses

1 SSN Variations

3 Employers

5 Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

**Names**

**ANGEL PAVLOV**

Name ID #9144

**ANGEL V PAVLOV**

Name ID #16567

**ANGEL VALERIEV  
PAVLOV**

Name ID #19432

**PAVLOV ANDEL**

Name ID #25274

**ANGEL V PAULOV**

Name ID #28677

**ANGEL VALE  
PAVLOV**

Name ID #29352

## Addresses

**12232 NE 112TH  
PL APTB9  
KIRKLAND WA,  
98033-8800**

Address ID  
#0243634780  
Apartment  
complex

**6102 ALBION  
WAY B 113  
MOUNTLAKE  
TERRACE WA,  
98043**

Address ID  
#0930822801  
Single family

**6102 ST ALBION  
WAY  
MOUNTLAKE  
TERRACE WA,  
98043-2207**

Address ID  
#0200658588  
Single family

**1915 HELEN LN  
KILL DEVIL HILLS  
NC, 27948-9351**

Address ID  
#0053764658  
Single family

**PO BOX 434  
COROLLA NC,  
27927-0434**

Address ID  
#0615514618  
Post office box

**417 COOKE CT  
KILL DEVIL HILLS  
NC, 27948-9479**

Address ID  
#0436602823  
Single family

**7128 S VIRGINIA  
DARE TRL  
NAGS HEAD NC,  
27959-9126**

Address ID  
#0053786179  
Single family

**12232 NE 112TH  
PL  
KIRKLAND WA,  
98033-8800**

Address ID  
#0200494136  
Multifamily

**21604 60TH W  
AVE APTG106  
MOUNTLAKE  
TERRACE WA,  
98043-2223**

Address ID  
#0351783450  
Apartment  
complex

**1207 8TH AVE  
KILL DEVIL HL NC,  
27948-6948**

Address ID  
#0708412521  
Single family

**6102 SW ALBION  
WAY  
MT LK TERRACE  
WA, 98043**

Address ID  
#0200657083  
Single family

**1207 8TH AVE #B  
KILL DEVIL HL NC,  
27948-6948**

Address ID  
#0715231426  
Single family

**1105 CAMBRIDGE  
RD  
KILL DEVIL HL NC,  
27948-9520**

Address ID  
#0623502043  
Multifamily

**1105 CAMBRIDGE  
RD UNITG  
KILL DEVIL HILLS  
NC, 27948-9521**

Address ID  
#0641002294  
Multifamily

**814 CAROLINE CT  
COROLLA NC,  
27927-9714**

Address ID  
#0493592530  
Single family

### Social Security Numbers

XXX-XX-3826

### Year of Birth

1981

### Phone Numbers

(252) 305-5515

Cellular

(252) 305-6501

Cellular

(252) 441-7834

Residential

### Spouse or Co-Applicant

FATJONA

### Employers

SELF EMPLOYED

AP LLC

ANGEL AND TONY PAINITIN

P O BOX 322 , 27948

### Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

## CAPITAL ONE AUTO FINANCE



### Account Info

Account Name	CAPITAL ONE AUTO FINANCE
Account Number	620414XXXXXXXXXX
Account Type	Auto Loan
Responsibility	Joint with FATJONA PAVLOV
Date Opened	06/01/2018
Status	Paid, Closed/Never late.
Status Updated	Jan 2023
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$17,713
Highest Balance	-
Terms	72 Months
On Record Until	Jan 2033



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2023	CLS	-	-	-	-	-	-	-	-	-	-	-
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	-	-	-	-	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met    CLS Closed

This account is scheduled to continue on record until Jan 2033.



### Balance Histories

Date	Balance	Scheduled Payment	Paid
<b>Dec 2022</b>	<b>\$873</b>	<b>\$347</b>	<b>\$1,000 on 12/27/2022</b>
<b>Nov 2022</b>	<b>\$1,859</b>	<b>\$347</b>	<b>\$0 on 10/19/2022</b>
<b>Oct 2022</b>	<b>\$1,841</b>	<b>\$347</b>	<b>\$500 on 10/19/2022</b>
<b>Sep 2022</b>	<b>\$2,320</b>	<b>\$347</b>	<b>\$0 on 8/3/2022</b>
<b>Aug 2022</b>	<b>\$2,297</b>	<b>\$347</b>	<b>\$500 on 8/3/2022</b>
<b>Jul 2022</b>	<b>\$2,774</b>	<b>\$347</b>	<b>\$0 on 6/16/2022</b>
<b>Jun 2022</b>	<b>\$2,746</b>	<b>\$347</b>	<b>\$500 on 6/16/2022</b>

**Additional info**

The original amount of this account was \$17,713



**Contact Info**

Address

PO BOX 259407,  
PLANO TX 75025

Phone Number

[\(800\) 946-0332](tel:(800)946-0332)

**GOODYEAR TIRE/CBNA**



**Account Info**

Account Name	GOODYEAR TIRE/CBNA
Account Number	603551XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	06/06/2014
Status	Paid, Closed/Never late.
Status Updated	Apr 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$1,300
Highest Balance	\$993
Terms	-
On Record Until	Apr 2029

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	✓	✓	CLS	—	—	—	—	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met    CLS Closed

This account is scheduled to continue on record until Apr 2029.

 **Contact Info**

Address

PO BOX 6497,  
SIOUX FALLS SD 57117

Phone Number

[\(800\) 950-5114](tel:(800)950-5114)

 **Comment**

**Current:**

Account closed at credit grantor's request.

**Previous:**

None

**PNC BANK, N.A.**

**POTENTIALLY NEGATIVE**

 **Account Info**

Account Name

PNC BANK, N.A.

Account Number

448900XXXXXXXXXX

Account Type

Secured Card

Responsibility

Joint with FATJONA PAVLOV

Date Opened

02/12/2013

Status	Paid, Closed.
Status Updated	Mar 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$500
Highest Balance	\$555
Terms	-

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	30	CLS	—	—	—	—	—	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met    30 Past due 30 days

CLS Closed

**Payment history guide**

30 days past due as of Feb 2019

 **Contact Info**

Address **PO BOX 5580,  
CLEVELAND OH 44101**

Phone Number [\(888\) 762-2265](tel:(888)762-2265)

 **Comment**

**Current:**

Account closed at consumer's request.

**Previous:**

None

## SELCO CREDIT UNION



### Account Info

Account Name	SELCO CREDIT UNION
Account Number	716312XXXX
Account Type	Auto Loan
Responsibility	Joint with FATJONA PAVLOV
Date Opened	04/15/2023
Status	Open/Never late.
Status Updated	May 2024
Balance	\$16,400
Balance Updated	05/31/2024
Recent Payment	\$333 as of 5/30/2024
Monthly Payment	\$333
Original Balance	\$18,906
Highest Balance	-
Terms	72 Months



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	-	-	-	-	-	-	-
2023	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met



### Balance Histories

Date	Balance	Scheduled Payment	Paid
<b>Apr 2024</b>	<b>\$16,623</b>	<b>\$333</b>	<b>\$667 on 4/30/2024</b>
<b>Mar 2024</b>	<b>\$17,174</b>	<b>\$333</b>	<b>\$0 on 2/29/2024</b>
<b>Feb 2024</b>	<b>\$17,061</b>	<b>\$333</b>	<b>\$333 on 2/29/2024</b>
<b>Jan 2024</b>	<b>\$17,279</b>	<b>\$333</b>	<b>\$667 on 1/30/2024</b>
<b>Dec 2023</b>	<b>\$17,826</b>	<b>\$333</b>	<b>\$0 on 11/30/2023</b>



Date	Balance	Scheduled Payment	Paid
Nov 2023	\$17,708	\$333	\$333 on 11/30/2023
Oct 2023	\$17,918	\$333	\$667 on 10/30/2023
Sep 2023	\$18,465	\$333	\$0 on 8/30/2023
Aug 2023	\$18,139	\$333	\$333 on 8/30/2023
Jul 2023	\$18,351	\$333	\$333 on 7/31/2023
Jun 2023	\$18,557	\$333	\$333 on 6/30/2023
May 2023	\$18,761	\$333	\$333 on 5/30/2023
Apr 2023	\$18,906	\$333	\$0

**Additional info**

The original amount of this account was \$18,906



**Contact Info**

Address

299 E 11TH AVE,  
EUGENE OR 97401

Phone Number

[\(541\) 686-8000](tel:(541)686-8000)

**TRUIST BANK**



**Account Info**

Account Name	TRUIST BANK
Account Number	120199XXXXXXXXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	09/25/2012
Status	Paid, Closed/Never late.
Status Updated	May 2015
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$6,997
Highest Balance	-

Terms

36 Months

On Record Until

May 2025



### Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2015	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met    CLS Closed

This account is scheduled to continue on record until May 2025.



### Contact Info

Address

PO BOX 849,  
WILSON NC 27894

## Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

**No public records reported.**

## Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

**CITI  
CARDS/CITIBA  
NK**

Inquired on  
07/28/2023

PO BOX 6241  
SIOUX FALLS  
SD, 57117

Unspecified. This inquiry is scheduled to continue on record until Aug 2025.

**IR/GUILD  
MORTGAGE  
COMPAN**

Inquired on  
05/30/2023

5898 COPLEY  
DR FL 4 SAN  
DIEGO CA,  
92111

Real Estate. This inquiry is scheduled to continue on record until Jun 2025.

**FRONTLINE AU  
CTR DBA  
SPORTS CARS**

Inquired on  
04/15/2023

17717  
BOTHHELL WAY  
NE BOTHHELL  
WA, 98011

Auto loan. This inquiry is scheduled to continue on record until May 2025.

**CUDL/IQ  
CREDIT UNION**

Inquired on  
04/15/2023

1313 MAIN ST  
VANCOUVER  
WA, 98660

Auto loan. This inquiry is scheduled to continue on record until May 2025.

**CUDL/SOUND  
CU**

Inquired on  
04/15/2023

1331  
BROADWAY  
PLAZA  
TACOMA WA,  
98401

Auto loan. This inquiry is scheduled to continue on record until May 2025.

**CUDL/WHATCO  
M EDU CU**

Inquired on  
04/15/2023

600 E HOLLY ST  
BELLINGHAM  
WA, 98225

Auto loan. This inquiry is scheduled to continue on record until May 2025.

**OREGON  
COMMUNITY  
CU**

Inquired on  
04/15/2023

2880 CHAD DR  
EUGENE OR,  
97408

Auto loan. This inquiry is scheduled to continue on record until May 2025.

## Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit score.

**CMS ID  
PROOFING  
SERVICE**

Inquired on  
12/14/2023

7500 SECURITY  
BLVD,  
BALTIMORE MD  
21244

[\(877\) 267-2323](tel:(877)267-2323)

**CREDIT KARMA**

Inquired on  
06/22/2024,  
06/19/2024,  
06/15/2024,  
06/12/2024,  
06/08/2024,  
06/01/2024,  
05/29/2024,  
05/25/2024,  
05/22/2024,  
05/18/2024,  
05/15/2024,  
05/11/2024,  
05/08/2024,  
05/04/2024,  
05/01/2024,  
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04/17/2024,  
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02/28/2024,  
02/24/2024,  
02/21/2024,  
02/17/2024,  
02/14/2024,  
02/10/2024,  
02/07/2024,  
02/03/2024,  
01/31/2024,  
01/27/2024,  
01/24/2024,

**CREDIT KARMA**

Inquired on  
05/18/2024,  
05/09/2024,  
05/08/2024,  
05/06/2024,  
05/04/2024,  
05/03/2024,  
05/01/2024,  
04/23/2024,  
04/08/2024,  
04/03/2024,  
04/01/2024,  
03/18/2024,  
03/09/2024,  
03/04/2024,  
03/03/2024,  
03/02/2024,  
03/01/2024,  
02/07/2024,  
02/03/2024 and  
02/01/2024

760 MARKET  
ST FL 2,  
SAN  
FRANCISCO CA  
94102  
[\(415\) 510-5272](tel:(415)510-5272)

**CREDIT KARMA  
INC**

Inquired on  
07/28/2023

760 MARKET  
ST FL 2,  
SAN  
FRANCISCO CA  
94102

01/20/2024,  
01/17/2024,  
01/13/2024,  
01/10/2024,  
01/06/2024,  
01/03/2024,  
12/30/2023,  
12/27/2023,  
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08/09/2023,  
08/05/2023,  
08/02/2023,  
07/29/2023,  
07/26/2023,  
07/22/2023,  
07/19/2023,  
07/12/2023,  
07/08/2023,  
07/05/2023,  
07/01/2023 and  
06/28/2023

760 MARKET  
ST FL 2,  
SAN  
FRANCISCO CA  
94102

**CREDIT ONE  
BANK**

Inquired on  
10/17/2023,  
09/08/2023 and  
08/11/2023

6801 S  
CIMARRON RD,  
LAS VEGAS NV  
89113  
[\(415\) 459-6100](tel:(415)459-6100)

**EXPERIAN**

Inquired on  
06/27/2024

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626

**EXPERIAN**

Inquired on  
06/27/2024

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626

**EXPERIAN**

Inquired on  
07/29/2023

475 ANTON  
BLVD,  
COSTA MESA  
CA 92626

**CESER WA**

Inquired on  
11/13/2023

444 N CAPITOL  
ST NW STE 300,  
WASHINGTON  
DC 20001

**RENTGROW**

Inquired on  
07/25/2023

177  
HUNTINGTON  
AVE STE 1703,  
BOSTON MA  
02115  
[\(800\) 898-1351](tel:(800)898-1351)

On behalf of  
11RESIDENTIAL

**WELLSFARGO**

Inquired on  
06/13/2024,  
05/09/2024,  
04/11/2024,  
03/15/2024,  
02/12/2024,  
01/10/2024,  
12/12/2023,  
11/15/2023,  
10/15/2023,  
09/15/2023 and  
08/15/2023

**WELLSFARGO**

Inquired on  
06/07/2024,  
05/07/2024,  
04/07/2024,  
03/07/2024,  
02/06/2024,  
01/06/2024,  
12/06/2023,  
11/06/2023,  
10/06/2023,  
09/05/2023,

LLC for Legitimate  
Business Need

190 RIVER RD,  
SUMMIT NJ  
07901  
[\(855\) 329-9605](tel:(855)329-9605)

08/05/2023 an  
d 07/05/2023  
  
11601 N BLACK  
CANYON HWY,  
PHOENIX AZ  
85029  
[\(855\) 329-9605](tel:(855)329-9605)

**WELLSFARGO**

Inquired on  
05/30/2024

PO BOX  
562735,  
CHARLOTTE  
NC 28256  
[\(877\) 269-6056](tel:(877)269-6056)

**WFBNA CARD**

Inquired on  
05/08/2024,  
02/29/2024,  
01/04/2024 an  
d 11/06/2023

PO BOX 14579,  
DES MOINES IA  
50306  
[\(844\) 274-7841](tel:(844)274-7841)

## Important Messages

**Medical Information**

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

**Public Records Information**

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

## Contact Experian

**Online****Phone****Monday - Friday**

Visit [Experian.com/dispute](https://Experian.com/dispute) to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit [Experian.com/help](https://Experian.com/help)

9am to 5pm  
[\(855\) 414-6047](tel:(855)414-6047)

## Mail

### Experian

PO Box 9701  
Allen, TX 75013

## Know Your Rights

### Fair Credit Reporting Act (FCRA)

*Para información en español, visite [www.consumerfinance.gov/learnmore](https://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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](https://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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](https://www.consumerfinance.gov/learnmore) for additional information.



**You have the right to ask for a credit score.** Credit scores are numerical summaries of your creditworthiness 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](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

**Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to 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 5OPTOUT (1 888 567 8688).

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

**Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

#### 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.

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.

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.

**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 more information about your federal rights, contact:**

**FOR QUESTIONS OR CONCERNS REGARDING:**

- 1.a.** Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
- b.** Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

**PLEASE CONTACT:**

- a.** Bureau of Consumer Financial Protection  
1700 G Street NW  
Washington, DC 20552
- b.** Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue NW  
Washington, DC 20580

**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

**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

**c.** Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations

**d.** Federal Credit Unions

**a.** Office of the Comptroller of the Currency  
Customer Assistance Group  
P.O. Box 53570  
Houston, TX 77052

**b.** Federal Reserve Consumer Help Center  
PO Box 1200  
Minneapolis, MN 55480

**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.** National Credit Union Administration  
Office of Consumer Financial Protection  
1775 Duke Street  
Alexandria, VA 22314

**3. Air carriers**

Assistant General Counsel for Office of Aviation Consumer Protection  
Department of Transportation  
1200 New Jersey Avenue SE  
Washington, DC 20590

**4. Creditors Subject to Surface Transportation Board**

Office of Public Assistance, Governmental Affairs, and Compliance  
Surface Transportation Board  
395 E Street SW  
Washington, DC 20423

- |   |   |
|---|---|
| <b>5. Creditors Subject to Packers and Stockyards Act</b>   | Nearest Packers and Stockyards Division Regional Office   |
| <b>6. Small Business Investment Companies</b>   | Associate Administrator, Office of Capital Access<br>United States Small Business Administration<br>409 Third Street SW, Suite 8200<br>Washington, DC 20416                       |
| <b>7. Brokers and Dealers</b>   | Securities and Exchange Commission<br>100 F Street NE<br>Washington, DC 20549   |
| <b>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</b> | Farm Credit Administration<br>1501 Farm Credit Drive<br>McLean, VA 22102-5090   |
| <b>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</b>  | FTC Regional Office for region in which the creditor operates<br><b>or</b> Federal Trade Commission:<br>Consumer Response Center - FCRA<br>Washington, DC 20580<br>(877) 382-4357 |

### Notification of Rights

- [Notification of Rights for California Consumers](#)
- [Notification of Rights for Colorado Consumers](#)
- [Notification of Rights for Connecticut Consumers](#)
- [Notification of Rights for Maryland Consumers](#)
- [Notification of Rights for Massachusetts Consumers](#)
- [Notification of Rights for Texas Consumers](#)
- [Notification of Rights for Vermont Consumers](#)
- [Notification of Rights for Washington Consumers](#)

