### **CASSIDY FELERSKI**

#### Personal & Confidential

**Date Generated** Jan 1, 2024 **Report Number** 0098-8594-03

At a			
Glance	5 Accounts	0 Public Records	3 Hard Inquiries

### **Personal Information**

3 <sup>Names</sup>	7 Addresses	1 Employers	3 Other Records
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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.

lames		
CASSIDY A FELERSKI	CASSIDY FELERSKI	CASSIDY ANNE FELERSKI
Name ID #8664	Name ID #6057	Name ID #29265

### Addresses

3685 COUNTY LINE RD BROCKPORT NY, 14420-9301 Address ID #0029575148 Single family	1011 WOODLAND PARK CIR #71 CANANDAIGUA NY, 14424-8408 Address ID #0902839853 Single family	25 MAIN ST BLOOMFIELD NY, 14469-9223 Address ID #0647491154 Single family	445 MANOR RD APT6 NEWPORT NEWS VA, 23608-3619 Address ID #0047675753 Apartment complex
808 GREAT APTS BK VICTOR NY, 14564	67 LYELL AVE APT518 SPENCERPORT NY, 14559-1862	LOWR 25 MAIN ST BLOOMFIELD NY, 14469	
Address ID #0946030291 Single family	Address ID #0693938722 Apartment complex	Address ID #0900860784	

Year of Birth

2000

**Phone Numbers** 

(585) 710-8694

Cellular

(585) 412-9016

Residential

# Employers

NOT PROVIDED

### Accounts

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

			GATIVE											
	Accoun	t Info												
	Account Na	ame				J	EFFERSON	I CAPITAL	SYSTEMS	;				
	Account Nu	umber				3	361929XXXXXXX							
	Account Ty	'pe				D	ebt Buyer							
	Responsibi	lity				h	ndividual							
	Date Opene	ed				0	8/27/2021							
	Status					c	collection a	ccount. \$	137 past d	ue as of De	ec 2023.			
	Status Upd	ated				A	ug 2021							
	Balance					\$	137							
	Balance Up	odated				1	2/23/2023	1						
	Recent Pay	ment				-								
	Monthly Pa	yment				-								
	Original Ba	lance				\$	137							
	Highest Ba	lance				-								
	Terms					1	Months							
	On Record	Until				A	pr 2026							
<u> </u>	<b>Paymen</b> J	F	М	A	М	J		A	S	0	N	D		
023	С	С	С	С	С	С	С	С	С	С	С	С		
	_	С	ND	С	С	С	С	С	С	С	С	С		
022														
С	Collectior		ND	No da perioc	ta for this I									
C ayme	ent histo	ory guid	le	perioc	1									
C ayme	ent histo	ory guid		perioc	1									
C ayme	<b>ent histo</b> ion as of <i>i</i>	o <b>ry guid</b> Apr 2022	l <b>e</b> 2 to Dec 201	perioc 23, Feb 2	1	d until	Apr 202	26.						
C ayme ollecti his a	<b>ent histo</b> ion as of <i>i</i>	Apr 2022 s schec	l <b>e</b> 2 to Dec 20 duled to c	perioc 23, Feb 2	1 2022	d until	Apr 202	26.						
<b>ayme</b> ollecti his a	ent histo ion as of / ccount is	Apr 2022 s schec	le 2 to Dec 20 duled to c ies	perioc 23, Feb 2	on record		Apr 202		t		Paie	đ		

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Annual Credit Report - Experian

	A	Indal Credit Report - Experian	
Date	Balance	Scheduled Payment	Paid
Oct 2023	\$137	\$0	\$0
Sep 2023	\$137	\$0	\$0
Aug 2023	\$137	\$0	\$0
Jul 2023	\$137	\$0	\$0
Jun 2023	\$137	\$0	\$0
May 2023	\$137	\$0	\$0
Apr 2023	\$137	\$0	\$0
Mar 2023	\$137	\$0	\$0
Feb 2023	\$137	\$0	\$0
Jan 2023	\$137	\$0	\$0
Dec 2022	\$137	\$0	\$0
Nov 2022	\$137	\$0	\$0
Oct 2022	\$137	\$0	\$0
Sep 2022	\$137	\$0	\$0
Aug 2022	\$137	\$0	\$0
Jul 2022	\$137	\$0	\$0
Jun 2022	\$137	\$0	\$0
May 2022	\$137	\$0	\$0
Apr 2022	\$137	\$0	\$0
Feb 2022	\$137	\$0	\$0

#### Additional info

The original amount of this account was \$137



#### **Historical Info**

Original Creditor VE

VERIZON WIRELESS



#### **Contact Info**

Address

16 MCLELAND RD, SAINT CLOUD MN 56303

## JEFFERSON CAPITAL SYSTEMS POTENTIALLY NEGATIVE

	Account	Info										
	Account Na	me					JEFFERSO		SYSTEMS	6		
	Account Nu	mber					362998XX)	XXXX				
	Account Typ	ре					Debt Buyer					
	Responsibil	ity					Individual					
	Date Opene	d					12/20/202	1				
	Status						Collection a	account. \$	348 past d	ue as of De	ec 2023.	
	Status Upda	ated					Dec 2021					
	Balance						\$348					
	Balance Up	dated					12/23/2023	3				
	Recent Payr	ment					-					
	Monthly Pay	yment					-					
	Original Bal	ance					\$348					
	Highest Bal	ance					-					
	Terms						1 Months					
	On Record U	Jntil					May 2026					
\$	<b>Paymen</b> J	t Histor F	<b>у</b> М	A	М	J	J	A	S	0	Ν	D
2023	С	С	С	С	С	С	С	С		С	С	С
		U	C									
2022	—	_	_	С	С	С	С	С	С	С	С	С
С	Collection											
Paym	ent histo	ry guide	e									
Collect	tion as of N	/lay 2022	2 to Dec 2	023, Apr	2022, Ap	r 2022						
This a	account is	s sched	uled to d	continue	e on reco	ord unt	il May 20	)26.				
\$	Balance	Histori	es									
	Date			Balance	9	Scł	neduled I	Paymen	ıt		Paio	t
	Nov 20	)23		\$348		\$0					\$0	

\$0

Oct 2023

\$348

\$0

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Annual Credit Report - Experian

		Α	nnual Credit Report - Experian	
	Date	Balance	Scheduled Payment	Paid
	Sep 2023	\$348	\$0	\$0
	Aug 2023	\$348	\$0	\$0
	Jul 2023	\$348	\$0	\$0
	Jun 2023	\$348	\$0	\$0
	May 2023	\$348	\$0	\$0
	Apr 2023	\$348	\$0	\$0
	Mar 2023	\$348	\$0	\$0
	Feb 2023	\$348	\$0	\$0
	Jan 2023	\$348	\$0	\$0
	Dec 2022	\$348	\$0	\$0
	Nov 2022	\$348	\$0	\$0
	Oct 2022	\$348	\$0	<b>\$0</b>
	Sep 2022	\$348	\$0	\$0
	Aug 2022	\$348	\$0	\$0
	Jul 2022	\$348	\$0	\$0
	Jun 2022	\$348	\$0	\$0
	May 2022	\$348	\$0	\$0
	Apr 2022	\$348	\$0	\$0
	Additional info			
	The original amount of th	is account was \$348		
_	11			

Historical Info

Original Creditor

VERIZON WIRELESS



Address

16 MCLELAND RD, SAINT CLOUD MN 56303

Phone Number

<u>(866) 219-0725</u>

## JEFFERSON CAPITAL SYSTEMS POTENTIALLY NEGATIVE

	Accoun	t Info												
	Account Na	ame					JEFFERSO	N CAPITAL	SYSTEMS	6				
	Account N	umber				:	362998XX	XXXX						
	Account Ty	pe				I	Debt Buyer							
	Responsibi	lity				I	Individual							
	Date Opene	ed					12/20/202	1						
	Status					(	Collection	account. \$	1,190 past	due as of	Dec 2023.			
	Status Upd	ated				I	Dec 2021							
	Balance					:	\$1,190							
	Balance Up	odated					2/23/202	3						
	Recent Pay	rment												
	Monthly Pa	yment												
	Original Ba	lance				:	\$1,190							
	Highest Ba	lance												
	Terms						Months							
	On Record	Until					Jun 2026							
2023 2022	_	F C —	M C —	A C C	M C C	<mark>с</mark> Ј	С С	A C C	S C C	0 C C	N C C	D C C		
	Collectior		_											
Collecti	ent histo ion as of I ccount is	May 2022	2 to Dec 2				l Jun 20	26.						
\$	Balance	Histori	es											
	Date			Balance	9	Sch	eduled	Paymen	t		Paie	d		
	Nov 2	023		\$1,190		\$0					\$0			
	Oct 20	)23		\$1,190		\$0					\$0			
	Sep 20	023		\$1,190		\$0					\$0	\$0		

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Annual Credit Report - Experian

19 PM		ŀ	Annual Credit Report - Experian	
	Date	Balance	Scheduled Payment	Paid
	Aug 2023	\$1,190	\$0	\$0
	Jul 2023	\$1,190	\$0	\$0
	Jun 2023	\$1,190	\$0	\$0
	May 2023	\$1,190	\$0	\$0
	Apr 2023	\$1,190	\$0	\$0
	Mar 2023	\$1,190	\$0	\$0
	Feb 2023	\$1,190	\$0	\$0
	Jan 2023	\$1,190	\$0	\$0
	Dec 2022	\$1,190	\$0	\$0
	Nov 2022	\$1,190	\$0	\$0
	Oct 2022	\$1,190	\$0	\$0
	Sep 2022	\$1,190	\$0	\$0
	Aug 2022	\$1,190	\$0	\$0
	Jul 2022	\$1,190	\$0	\$0
	Jun 2022	\$1,190	\$0	\$0
	May 2022	\$1,190	\$0	\$0
	Apr 2022	\$1,190	\$0	\$0
	<b>Additional info</b> The original amount of th	is account was \$1,190	)	
	Historical Info			
	Original Creditor	VERIZON WIRELESS		
	Contact Info			
	Address		16 MCLELAND RD, SAINT CLOUD MN 56303	
	Phone Number		<u>(866) 219-0725</u>	

## JEFFERSON CAPITAL SYSTEMS POTENTIALLY NEGATIVE

⊿⊒ ≗⊒ A	Account	t Info											
A	ccount Na	ime					IEFFERSO	N CAPITAL	SYSTEMS	6			
A	ccount Nu	ımber				3	863625XX)	XXXX					
A	ccount Ty	ре				[	Debt Buyer						
R	esponsibi	lity				I	Individual						
D	ate Opene	d				(	02/18/2022	2					
S	tatus					(	Collection a	account. \$	221 past d	ue as of D	ec 2023.		
S	tatus Upda	ated				F	eb 2022						
В	alance					\$	3221						
В	alance Up	dated				1	2/23/2023	3					
R	ecent Pay	ment				-							
	Ionthly Pa					-							
	riginal Bal					\$	3221						
	lighest Bal	ance				-							
	erms						Months						
0	n Record	Until				1	Apr 2026						
\$ P		t Histor											
<u> </u>	J	t Histor F C	ry M C		M C	J C	J C	A <b>C</b>	S C	0 <b>C</b>	N C	D C	
2023	J	F	М									С	
2023	J	F C	M C		С	С	С	С	С	С	С	С	
2023 2022 C C	J C —	F C	M C —		С	С	С	С	С	С	С	С	
2023 2022 C C raymer	J C — ollection	F C — ry guide	M C —	C _	С	С	С	С	С	С	С	D C C	
2023 2022 C C aymer	J C – ollection <b>nt histo</b> on as of J	F C – ry guide	M C – e to Dec 2	<b>C</b> — 023	С	C C	C C	C C	С	С	С	С	
2023 2022 C C aymer ollectio his act	J C – ollection <b>nt histo</b> on as of J count is	F C – ry guide	M C – e to Dec 2 luled to d	<b>C</b> — 023	С —	C C	C C	C C	С	С	С	С	
2023 2022 C C aymer ollectio his act	J C – ollection <b>nt histo</b> on as of J count is	F C – ry guide Jun 2022 s sched	M C – e to Dec 2 luled to d	<b>C</b> — 023	C — e on reco	C C	C C Apr 20	C C	C C	С	С	C	
2023 2022 C C aymer ollectio his act	J C – ollection <b>nt histo</b> on as of J count is <b>Balance</b>	F C  ry guide Jun 2022 s sched Histori	M C – e to Dec 2 luled to d	C — 023 continue	C — e on reco	C C	C C Apr 20	<b>C</b> <b>C</b> 26.	C C	С	C	C	
2023 2022 C C aymer ollectio	J C – oollection <b>nt histo</b> on as of J count is <b>Balance</b> Date	F C  Jun 2022 s sched Histori	M C – e to Dec 2 luled to d	C — 023 continue Balance	C — e on reco	C C ord until	C C Apr 20	<b>C</b> <b>C</b> 26.	C C	С	C C Pai	C	

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:19 PM		A	nnual Credit Report - Experian							
	Date	Balance	Scheduled Payment	Paid						
	Aug 2023	\$221	\$0	\$0						
	Jul 2023	\$221	\$0	\$0						
	Jun 2023	\$221	\$0	\$0						
	May 2023	\$221	\$0	\$0						
	Apr 2023	\$221	\$0	\$0						
	Mar 2023	\$221	\$0	\$0						
	Feb 2023	\$221	\$0	\$0						
	Jan 2023	\$221	\$0	\$0						
	Dec 2022	\$221	\$0	\$0						
	Nov 2022	\$221	\$0	\$0						
	Oct 2022	\$221	\$0	\$0						
	Sep 2022	\$221	\$0	\$0						
	Aug 2022	\$221	\$0	\$0						
	Jul 2022	\$221	\$0	\$0						
	Jun 2022	\$221	\$0	\$0						
	Additional info									
	The original amount of thi	is account was \$221								
	Historical Info									
	Original Creditor	VERIZON WIRELESS								
$\square$	Contact Info									
	Address		16 MCLELAND RD, SAINT CLOUD MN 56303							
	Phone Number		<u>(866) 219-0725</u>							
	MIDLAND CREDIT MANAGEMEN									
PC	TENTIALLY NEGATIVE									



Account Info

1/1/24, 9:19 PM					Annual Credit Report - Experian								
		Account Name				N	MIDLAND CREDIT MANAGEMEN						
		Account Number				3	31871XXXX						
		Account Type					[	Debt Buyer					
		Responsibility					I	Individual					
		Date Opened					1	10/25/2022					
		Status					C	Collection account. \$647 past due as of Dec 2023.					
		Status Updated					C	Oct 2022					
		Balance					s	\$647					
		Balance Updated					12/09/2023						
		Recent Payment					-						
		Monthly Payment Original Balance Highest Balance				-							
						\$647							
							-	-					
		Terms					1	1 Months					
	On Record Until					[	Dec 2028						
	\$	Paymen	nt Histor	ry									
		J	F	М	A	М	J	J	А	S	0	Ν	D
	2023	-	_	_	_	С	С	С	С	С	С	С	С

C Collection

#### Payment history guide

Collection as of Dec 2023, Dec 2023, Nov 2023, Oct 2023, Oct 2023, Oct 2023, Sep 2023, Sep 2023, Sep 2023, Aug 2023, Aug 2023, Jul 2023, May 2023, May 2023, May 2023

This account is scheduled to continue on record until Dec 2028.

Balance Histories	S		
Date	Balance	Scheduled Payment	Paid
Nov 2023	\$647	\$0	\$0
Oct 2023	\$647	\$0	\$0
Sep 2023	\$647	\$0	\$0
Aug 2023	\$647	\$0	\$0
Jul 2023	\$647	\$0	\$0
Jun 2023	\$647	\$0	\$0
May 2023	\$647	\$0	\$0

	Additional info							
	The original amount of this account was \$647							
	Historical Info							
EP	Original Creditor	CREDIT ONE BANK N.A.						
	Contact Info							
	Address		320 E BIG BEAVER RD STE 300,					
			TROY MI 48083					
	Phone Number		<u>(877) 822-0381</u>					

### **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.

DISCOVER FINANCIAL SERVI Inquired on 11/16/2022

12 READS WAY NEW CASTLE DE, 19720

Unspecified. This inquiry is scheduled to continue on record until Dec 2024.

CITI CARDS/CITIBANK Inquired on 06/26/2022

PO BOX 6241 SIOUX FALLS SD, 57117

Unspecified. This inquiry is scheduled to continue on record until Jul 2024.

MACYS/CBNA Inquired on 12/20/2021

PO BOX 8218 MASON OH, 45040

Unspecified. This inquiry is scheduled to continue on record until Jan 2024.

## **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.

CAPITAL ONE	EXPERIAN	EXPERIAN	EXPERIAN
Inquired on	Inquired on	Inquired on	Inquired on
11/10/2023	01/01/2024	12/28/2023,	05/16/2023 a
		12/21/2023,	d 03/09/2023
15000	475 ANTON	12/14/2023,	
CAPITAL ONE	BLVD,	12/07/2023,	475 ANTON
DR,	COSTA MESA	11/30/2023,	BLVD,
RICHMOND VA	CA 92626	11/23/2023,	COSTA MESA
23238		11/16/2023,	CA 92626
		11/09/2023,	
		11/02/2023,	
		10/26/2023,	
		10/19/2023,	
		10/12/2023,	
		10/05/2023,	
		09/28/2023,	
		09/21/2023,	
		09/14/2023,	
		09/07/2023,	
		08/31/2023,	
		08/24/2023,	
		08/17/2023,	
		08/10/2023,	
		08/03/2023,	
		07/27/2023,	
		07/20/2023,	
		07/13/2023,	
		07/06/2023,	
		06/29/2023,	
		06/22/2023,	
		06/15/2023,	
		06/08/2023,	
		06/01/2023,	
		05/25/2023,	
		05/18/2023,	
		05/11/2023,	
		05/04/2023,	
		04/27/2023,	
		04/20/2023,	
		04/13/2023,	
		04/06/2023,	
		03/30/2023,	
		03/23/2023,	
		03/16/2023,	
		03/09/2023,	
		00/00/0000	
		02/23/2023, 02/09/2023,	

#### Annual Credit Report - Experian

01/26/2023 an d 01/12/2023

**475 ANTON** BLVD, COSTA MESA CA 92626 <u>(866) 431-</u> <u>3471</u>

JPMCB CCB Inquired on 09/17/2023 an d 09/11/2023

PO BOX 15298, WILMINGTON DE 19850 (800) 935-9935

PHOENIX **FINANCIAL** SERVIC Inquired on 01/25/2023

8902 OTIS AVE STE 103A, INDIANAPOLIS IN 46216 <u>(855) 342-</u> 6567

**EXPERIAN** CREDITMATC

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Inquired on 12/29/2023, 12/28/2023, 12/27/2023, 12/26/2023, 12/25/2023, 12/24/2023, 12/23/2023, 12/22/2023, 12/21/2023, 12/20/2023, 12/19/2023, 12/18/2023, 12/17/2023, 12/16/2023, 12/15/2023, 12/14/2023, 12/13/2023, 12/12/2023, 12/11/2023, 12/10/2023, 12/08/2023, 12/07/2023, 12/06/2023, 12/05/2023, 12/04/2023, 12/03/2023, 12/02/2023, 12/01/2023, 11/30/2023, 11/29/2023, 11/28/2023, 11/27/2023, 11/26/2023, 11/25/2023, 11/24/2023, 11/23/2023,

JPMCB CCB Inquired on 09/17/2023 an d 09/11/2023

PO BOX 15298, WILMINGTON DE 19850 (800) 935-9935

	•	annaar oroaicr		
11/22/2023,				
11/21/2023,				
11/20/2023,				
11/19/2023,				
11/18/2023,				
11/17/2023,				
11/16/2023,				
11/15/2023,				
11/14/2023,				
11/13/2023,				
11/12/2023,				
11/11/2023,				
11/10/2023,				
11/09/2023,				
11/08/2023,				
11/07/2023 an				
d 11/06/2023				
475 ANTON				
BLVD # D4,				
COSTA MESA				
CA 92626				

### **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 <u>https://experianconsumers.lexisnexis.com</u>.

### **Contact Experian**

#### Online

Visit <u>Experian.com/dispute</u> to dispute any inaccurate information, or click the dispute

#### Phone

**Monday - Friday** 9am to 5pm

<u>(855) 414-6047</u>

link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit <u>Experian.com/help</u>

#### Mail

**Experian** PO Box 9701 Allen, TX 75013

## **Know Your Rights**

# Fair Credit Reporting Act (FCRA)

Para información en español, visite <u>www.consumerfinance.gov/learnmore</u> 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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> 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 <u>www.consumerfinance.gov/learnmore</u> 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.

#### Annual Credit Report - Experian

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 <u>www.consumerfinance.gov/learnmore</u>.

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 50PTOUT (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 <u>www.consumerfinance.gov/learnmore</u>.

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

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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:	PLEASE CONTACT:
<ul> <li>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</li> <li>b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition</li> </ul>	<b>a</b> . Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
to the Bureau:	<b>b.</b> Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580
<ul> <li>2. To the extent not included in item 1 above:</li> <li>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</li> </ul>	<b>a.</b> Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570
<b>b.</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	Houston, TX 77052 <b>b.</b> Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480
<b>c.</b> Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations	<b>c.</b> Division of Depositor and Consumer Protection National Center for Consumer

d. Federal Credit Unions

Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106

and Depositor Assistance

d. National Credit Union
Administration
Office of Consumer Financial
Protection
1775 Duke Street

Alexandria, VA 22314

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З.	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

5. Creditors Subject to Packers and Stockyards Act

6. Small Business Investment Companies

Nearest Packers and Stockyards Division Regional Office

Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange Commission 100 F Street NE Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations,FaFederal Intermediate Credit Banks, and Production15Credit AssociationsModel

Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090 **9.** Retailers, Finance Companies, and All Other Creditors Not Listed Above

FTC Regional Office for region in which the creditor operates **or** Federal Trade Commission: Consumer Response Center -FCRA Washington, DC 20580 (877) 382-4357

Notification of Rights

- <u>Notification of Rights for California Consumers</u>
- Notification of Rights for Colorado Consumers
- <u>Notification of Rights for Connecticut Consumers</u>
- Notification of Rights for Maryland Consumers
- <u>Notification of Rights for Massachusetts Consumers</u>
- <u>Notification of Rights for Texas Consumers</u>
- <u>Notification of Rights for Vermont Consumers</u>
- <u>Notification of Rights for Washington Consumers</u>