Quality Assurance Testing Your Credit Report[s] and the Price You Pay for Credit	
What is a credit report?	A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.
How did we use your credit report[s]?	We used information from your credit report(s) to set the terms of the credit we are offering you, such as the Annual Percentage Rate (APR). The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.
What if there are mistakes in your credit report[s]?	You have a right to dispute any inaccurate information in your credit report[s]. If you find mistakes on your credit report, contact Chex Systems, Inc., which is the consumer reporting agency from which we obtained your credit report. It is a good idea to check your credit report to make sure the information it contains is accurate.

How can you obtain a copy of your credit report[s]?	Under Federal law, you have the right to obtain a copy of your credit report[s] without charge for 60 days after you receive this notice. To obtain your free report[s], contact Chex Systems, Inc.: By telephone: Call toll-free: 800 303 1640 By mail: Mail your written request to: Chex Systems, Inc. Attn: Consumer Relations, P.O. Box 583399 Minneapolis, MN 00005 5458 On the web: Visit www.chexsystems.com
How can you get more information about credit reports?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.

Your Credit Score and Understanding Your Credit Score	
Your credit score	Source: Chex Systems, Inc. Date:
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you. Your credit score can change, depending on how your credit history changes.

The range of scores	Scores range from a low of 100 to a high of 899.
Key factors that adversely affected your credit score	
How can you get more information about your credit score?	If you have any questions regarding your credit score, you should contact Chex Systems, Inc. at: Address: Chex Systems, Inc. Attn: Consumer Relations, P.O. Box 583399 Minneapolis, MN 00005 5458 [Toll-free] Telephone number: 800 303 1640

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