



Provided By: St. Mary's Credit Union

**Your Credit Report(s) and the Price You Pay for Credit**

<p><b>What is a Credit Report?</b></p>	<p>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.</p>
<p><b>How did we use your credit report(s)?</b></p>	<p>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 or required down payment.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>
<p><b>What if there are mistakes in your credit report(s)?</b></p>	<p>You have a right to dispute any inaccurate information in your report(s).</p> <p>If you find mistakes on your credit report(s), contact Experian (see information below), which is the consumer reporting agency from which we obtained your credit report(s).</p> <p>It is a good idea to check your credit report(s) to make sure the information it contains is accurate.</p>
<p><b>How can you obtain a copy of your credit report(s)?</b></p>	<p>Under federal law, you have the right to obtain a copy of your credit report(s) without charge for (60) sixty days after you receive this notice. To obtain your free report(s), contact:</p> <p><input type="checkbox"/> Experian  <i>By telephone:</i> Call toll-free: 1-888-397-3742</p> <p><i>By Mail:</i> Mail your written request to:          Experian          P.O. Box 2104          Allen, TX. 75013</p> <p><i>On the Web:</i> Visit:  <a href="http://www.experian.com/reportaccess">www.experian.com/reportaccess</a></p>
<p><b>How can you get more information about credit reports?</b></p>	<p>For more information about credit reports and your rights under federal law, visit Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a>, or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a>.</p>