

STREATOR COMMUNITY CREDIT UNION

P.O. Box 739
 302 N Park St
 Streator, IL 61364-2229
 815-672-8488
 Fax: 815-673-1442
 www.streatorccu.org

Risk Based Pricing Notice With Credit Score Information

Name of Entity Providing the Notice: Streator Community Credit Union		
Your Credit Report(s) and the Price You Pay for Credit		
Borrower	Account Number	Date
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 _____. 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(s), contact <input type="checkbox"/> Equifax <input type="checkbox"/> Experian <input type="checkbox"/> TransUnion <input type="checkbox"/> _____, the consumer reporting agency(ies) from which we obtained your credit report(s). It is a good idea to check your credit report(s) to make sure the information contained 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: By telephone: <input type="checkbox"/> Equifax 1.800.685.1111 <input type="checkbox"/> Experian 1.888.397.3742 <input type="checkbox"/> TransUnion 1.800.888.4213 <input type="checkbox"/> By mail: <input type="checkbox"/> Equifax P.O. Box 740241 Atlanta, GA 30374-0241 <input type="checkbox"/> Experian 701 Experian Parkway P.O. Box 2002 Allen, TX 75013 <input type="checkbox"/> TransUnion 2 Baldwin Place P.O. Box 1000 Chester, PA 19016 <input type="checkbox"/> On the web: <input type="checkbox"/> Equifax www.equifax.com <input type="checkbox"/> Experian www.experian.com/reportaccess <input type="checkbox"/> TransUnion www.transunion.com/myoptions <input type="checkbox"/>	
How can you get more information about credit report(s)?	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: _____ 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 _____ to a high of _____.
Key factors that adversely affected your credit score	

Signatures (Optional)

Borrower Signature	Date
X	
(Seal)	

Credit Union Authorization	Date
X	
(Seal)	

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