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Personal Credit Report

MICHELLE L. OBAMA

Source: TransUnion

March 11, 2013

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you supplied to us in the order process.

File Number: 332423623

You may see that TransUnion has enriched your credit report with additional personal and financial information not previously retained in our production database. This data can enable you and your creditors to see a more complete picture of how you have managed your credit over time.

-Begin Credit Report-

Personal Information

SSN: 350-60-2302

You have been on our files since 08/01/1984

Date of Birth: 01/17/1964

Names Reported: MICHELLE L. OBAMA and MICHELLE ROBINSON

Addresses Reported:

Address

5046 S GREENWOOD AVE, CHICAGO, IL 60615-2806
180 N LA SALLE ST 2200, CHICAGO, IL 60601-2610
5450 S EAST VIEW PARK PK1, CHICAGO, IL 60615-5916

Date Reported

07/06/2005
02/27/2009

Telephone Numbers Reported:

(773) 702-0770 (773) 343-2082 (773) 644-4809

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< or shading to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

BANK OF AMERICA #414737002940****

P O BOX 982235

EL PASO, TX 79998-2235

Phone number not available

Date Opened: 06/30/1986
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: FLEXIBLE
 SPENDING
 CREDIT CARD

Date Updated: 03/05/2013
Payment Received: \$20
Last Payment Made: 02/15/2013

Pay Status: Current; Paid or Paying as Agreed
Terms: \$15 per month, paid Monthly
 >Maximum Delinquency of 30 days in 07/2008<

High Balance: High balance of \$12,944 from 09/2010 to 03/2013**Credit Limit:** Credit limit of \$17,300 from 09/2010 to 10/2010; \$18,300 from 11/2010 to 08/2011

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$174	\$20	\$688	\$20	\$20	\$507	\$20	\$20	\$237	\$618

Amount Due	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
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Amount Paid	\$20	\$688	\$20	\$20	\$507	\$20	\$20	\$237	\$618	\$2,324
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Balance	\$2,324	\$2,478	\$199	\$21	\$2,452	\$1,929	\$21	\$21	\$0	\$695

Amount Due	\$23	\$24	\$15	\$15	\$24	\$19	\$15	\$15	\$15	\$15
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Amount Paid	\$2,478	\$199	\$21	\$2,452	\$1,929	\$21	\$21	\$1,031	\$1,031	\$10,118
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
Balance	\$10,118	\$15	\$1,847	\$2,346	\$1,329	\$4,135	\$1,153	\$573	\$490	\$2,994
Amount Due	\$101	\$15	\$18	\$23	\$15	\$41	\$15	\$15	\$15	\$29
Amount Paid	\$15	\$1,847	\$2,346	\$1,329	\$4,135	\$1,153	\$573	\$1,005	\$1,005	\$253
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
Balance	\$253									
Amount Due	\$15									
Amount Paid	\$6,763									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009
Rating	X	OK	OK	OK	OK	X	X	OK	OK	OK
	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	OK	OK	OK	OK	30	OK	OK	OK
	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2006	06/2006	05/2006
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Rating	OK	OK	OK
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GECRB/BANANA REPUBLIC #601859050502****

PO BOX 965005
ORLANDO, FL 32896-5005
(800) 234-7455

Date Opened: 03/21/2003
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE
ACCOUNT

Balance: \$0
Date Updated: 02/08/2013
Payment Received: \$0
Last Payment Made: 12/24/2006
High Balance: \$886
Credit Limit: \$124

Pay Status: Current; Paid or Paying as
Agreed

Terms: Paid Monthly

Date Closed: 01/29/2009

Date Paid: 12/24/2006

>Maximum Delinquency of 30 days in
12/2006<

Remarks: CLOSED

	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006
Rating	OK	OK	OK	30	OK	OK	OK	OK	OK	OK
	05/2006	04/2006								
Rating	OK	OK								

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled.

CHASE MANHATTAN MORTGAGE #158367****

3415 VISION DR
COLUMBUS, OH 43219
(800) 848-9136

Date Opened:	09/25/2002	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Date Updated:	04/29/2005	Terms:	Monthly for 360 months
Account Type:	Mortgage Account	Last Payment Made:	04/29/2005	Date Closed:	04/29/2005
Loan Type:	CONVENTIONAL REAL ESTATE MTG	High Balance:	\$210,000		

Mortgage Info: Fannie Mae Acct #1683576512

Remarks: CLOSED

	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2004	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	07/2003	06/2003	05/2003	04/2003	03/2003	02/2003	01/2003	12/2002	11/2002	10/2002
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

FACS GROUP #37751262****

9111 DUKE BLVD
MASON, OH 45040
(612) 375-2200

Date Opened:	12/17/1988	Balance:	\$0	Pay Status:	Unrated
Responsibility:	Individual Account	Date Updated:	07/30/2004	Date Closed:	07/30/2004
Account Type:	Revolving Account	Last Payment Made:	06/03/2004	Date Paid:	06/03/2004
Loan Type:	CHARGE ACCOUNT	High Balance:	\$589		
		Credit Limit:	\$2,500		

Remarks: PURCHASED BY ANOTHER LENDER

	06/2004	05/2004	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003
Rating	X	X	OK	OK	OK	OK	OK	OK	OK	OK
	08/2003	07/2003	06/2003	05/2003	04/2003	03/2003	02/2003	01/2003	12/2002	11/2002
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	10/2002	09/2002	08/2002	07/2002	06/2002	05/2002	04/2002	03/2002	02/2002	01/2002
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2001	11/2001	10/2001	09/2001	08/2001	07/2001	06/2001	05/2001	04/2001	03/2001
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2001	01/2001	12/2000	11/2000	10/2000	09/2000	08/2000	07/2000		
Rating	OK	X	X	X	X	X	X	X		

GECRB/BANANA REPUBLIC #601859004531****

PO BOX 965005
 ORLANDO, FL 32896-5005
 (800) 234-7455

Date Opened: 03/21/2003
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE
 ACCOUNT

Balance: \$0
Date Updated: 02/08/2013
Payment Received: \$0
Last Payment Made: 12/12/2003
High Balance: \$700
Credit Limit: \$800

Pay Status: Current; Paid or Paying as
 Agreed
Terms: Paid Monthly
Date Closed: 12/16/2003
Date Paid: 12/12/2003

Remarks: CLOSED

	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2006	04/2006								
Rating	OK	OK								

GECRB/GAP #601859521724****

PO BOX 965005
 ORLANDO, FL 32896-5005
 (800) 887-1198

Date Opened:	09/05/2004	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	02/08/2013		Agreed
Account Type:	Revolving Account	Payment Received:	\$0	Terms:	Paid Monthly
Loan Type:	CHARGE	Last Payment Made:	10/07/2007	Date Closed:	01/08/2010
	ACCOUNT	High Balance:	\$533	Date Paid:	10/07/2007
		Credit Limit:	\$124		

Remarks: CLOSED

	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2006	04/2006
Rating	OK	OK

GUARANTY BANK #60315046****

4000 W. BROWN DEER RD
BROWN DEER, WI 53209
(800) 899-9504 x2

Date Opened:	05/03/2004	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Date Updated:	04/30/2005	Date Closed:	09/20/2004
Account Type:	Line of Credit Account	Last Payment Made:	09/20/2004	Date Paid:	09/20/2004
Loan Type:	LINE OF CREDIT	High Balance:	\$0		
Remarks:	TRANSFERRED TO ANOTHER LENDER				
	Credit Limit:		\$100,000		

	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004
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Rating	OK	OK	OK	X	X	X	OK	OK	OK	OK
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	05/2004
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Rating	OK
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M&I BRANCH OF BMO HARRIS #504629160****

RESEARCH BRK 401 LSC
770 N WATER ST
MILWAUKEE, WI 53202
(888) 464-5463

Date Opened:	05/03/2004	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Date Updated:	06/30/2005	Date Closed:	02/28/2005
Account Type:	Line of Credit Account	Last Payment Made:	02/04/2005	Date Paid:	02/04/2005
Loan Type:	CREDIT LINE SECURED	High Balance:	\$0		
Remarks:	ACCOUNT CLOSED BY CONSUMER				
	Credit Limit:		\$100,000		

	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004
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Rating	OK	OK	OK	OK	OK	OK	OK	OK
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SALLIE MAE #350602302****

POB 9500

WILKES-BARRE, PA 18773-9500

Phone number not available

Date Opened: 12/14/2002
Responsibility: Individual Account
Account Type: Installment Account

Balance: \$0
Date Updated: 02/29/2004
Last Payment Made: 02/12/2004
High Balance: \$5,072

Pay Status: Current; Paid or Paying as Agreed
Terms: \$27 per month, paid Monthly
Date Closed: 02/29/2004

Loan Type: STUDENT LOAN**Remarks:** CLOSED

	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003	07/2003	06/2003	05/2003	04/2003
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	03/2003	02/2003	01/2003
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Rating	OK	OK	OK
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SALLIE MAE #350602302****

POB 9500

WILKES-BARRE, PA 18773-9500

Phone number not available

Date Opened: 12/14/2002
Responsibility: Individual Account
Account Type: Installment Account

Balance: \$0
Date Updated: 02/29/2004
Last Payment Made: 02/12/2004
High Balance: \$6,000

Pay Status: Current; Paid or Paying as Agreed
Terms: \$32 per month, paid Monthly
Date Closed: 02/29/2004

Loan Type: STUDENT LOAN**Remarks:** CLOSED

	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003	07/2003	06/2003	05/2003	04/2003
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	03/2003	02/2003	01/2003
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Rating	OK	OK	OK
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Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

AT&T SERVICES INC

P.O. BOX 1167
ARLINGTON, TX 76004
(866) 718-2011

Requested On: 10/13/2011
InquiryType: Individual

CHASE BANK USA N.A.

PO BOX 15298
WILMINGTON, DE 19850
(800) 955-9900

Requested On: 08/24/2011
InquiryType: Individual

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

BANK OF AMERICA

4161 PIEDMONT PKWY
1825 E BUCKEYE RD
GREENSBORO, NC 27410
(800) 451-6362

Requested On: 12/11/2012

BANK OF AMERICA

655 PAPER MILL ROA
DE5-013-03-01
NEWARK, DE 19711
(302) 458-1448

Requested On: 10/11/2011

PROGRESSIVE SA AUTO 08

P.O. BOX 94568
CLEVELAND, OH 44101
Phone number not available

Requested On: 04/21/2011

Permissible Purpose: INSURANCE UNDERWRITING

M O via KARMA/TRANSUNION INTERAC

100 CROSS STREET
SAN LUIS OBISP, CA 93401
(805) 782-8282

Requested On: 03/12/2012

Permissible Purpose: CONSUMER REQUEST

PROGRESSIVE AUTO 08

P.O. BOX 94568
CLEVELAND, OH 44101
(800) 888-7764

Requested On: 06/15/2011

Permissible Purpose: INSURANCE UNDERWRITING

-End of Credit Report-

Should you wish to contact TransUnion, you may do so,

Online:

To learn about reporting an inaccuracy click here.

For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

FREE Credit Score 



* For your convenience we will use the data you supplied to us in the order process.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

**>> Get your TransUnion Credit Score
It's Fast, Easy & FREE***

FREE Credit Score 



* For your convenience we will use the data you supplied to us in the order process.

Consumer Rights

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 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 or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 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 for additional information.

You have the right to ask for a credit score.

Credit scores are numerical summaries of your credit-worthiness 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 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.

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 1-888-567-8688 (888-5OPTOUT).

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.

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 information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	Bureau of Consumer Financial Protection 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal credit unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W.

	Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	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 1-877-382-4357