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## Your Credit Report

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### Personal Credit Report

WILLARD MITT ROMNEY

Source: TransUnion

March 12, 2013

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**We recommend that you print this page.** Closing this window will eject you from the free credit report request process and you will be unable to return for a year.

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

[» I want my FREE Credit Score\\*](#)

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

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

you supplied to us in the order process.

File Number: 332476821

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: 384-46-2395

You have been on our files since 03/01/1985

Date of Birth: 03/12/1947

Names Reported: WILLARD MITT ROMNEY

#### Addresses Reported:

##### Address

PO BOX 81230, WELLESLEY HILLS, MA 02481-0001  
171 MARSH ST, BELMONT, MA 02478-2132  
3853 RISING STAR 3853 LN, PARK CITY, UT 84060

##### Date Reported

05/01/2002  
10/01/2001

#### Telephone Numbers Reported:

(617) 417-2707 (617) 489-3349

#### 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

#### 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.

**AMERICAN EXPRESS #349990834071\*\*\*\***

PO BOX 981537  
EL PASO, TX 79998  
(800) 874-2717

**Date Opened:** 01/01/1976      **Date Updated:** 02/12/2013      **Pay Status:** Current; Paid or Paying as Agreed  
**Responsibility:** Individual Account      **Payment Received:** \$0  
**Account Type:** Open Account  
**Loan Type:** CREDIT CARD

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
<b>Balance</b>	\$25,572	\$57,447	\$32,602	\$12,527	\$23,372	\$24,496	\$77,740	\$29,337	\$33,141	\$29,992

<b>Amount Paid</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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<b>High Balance</b>	\$77,740	\$77,740	\$77,740	\$77,740	\$77,740	\$77,740	\$77,740	\$33,141	\$38,868	\$38,868
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<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
<b>Balance</b>	\$30,762	\$13,052	\$13,055	\$14,081	\$21,348	\$27,809	\$5,441	\$9,992	\$21,747	\$24,655

<b>Amount Paid</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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<b>High Balance</b>	\$38,868	\$38,868	\$76,003	\$76,003	\$76,003	\$76,003	\$76,003	\$76,003	\$76,003	\$76,003
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<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
<b>Balance</b>	\$19,138	\$20,097	\$24,729	\$7,619	\$38,868	\$28,704	\$0	\$32,015	\$76,003	\$11,848
<b>Amount Paid</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>High Balance</b>	\$76,003	\$76,003	\$76,003	\$76,003	\$76,003	\$76,003	\$76,003	\$76,003	\$76,003	\$50,313
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	N/R	OK
	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2007	03/2007	02/2007							
<b>Rating</b>	OK	OK	OK							

**BARNEYS OF NEW YORK #600457\*\*\*\***

PO BOX 326  
LYNDHURST, NJ 07071  
(800) 926-5393

**Date Opened:** 09/13/2003  
**Responsibility:** Individual Account  
**Account Type:** Revolving Account  
**Loan Type:** CHARGE  
ACCOUNT

**Balance:** \$0  
**Date Updated:** 08/05/2008  
**Payment Received:** \$0  
**Last Payment Made:** 10/17/2003  
**High Balance:** \$9,730  
**Credit Limit:** \$8,000

**Pay Status:** Current; Paid or Paying as Agreed  
**Date Paid:** 10/17/2003

	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007
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<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
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<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006
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<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005
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<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004
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<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	05/2004	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003
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<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK
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**CHASE/BANK ONE CARD SERV #438857603156\*\*\*\***

PO BOX 15298  
WILMINGTON, DE 19850  
(800) 945-2006

<b>Date Opened:</b>	04/01/1988	<b>Date Updated:</b>	02/18/2013	<b>Pay Status:</b>	Current; Paid or Paying as Agreed
<b>Responsibility:</b>	Joint Account	<b>Payment Received:</b>	\$10,363	<b>Terms:</b>	\$34 per month, paid Monthly
<b>Account Type:</b>	Revolving Account	<b>Last Payment Made:</b>	02/07/2013		
<b>Loan Type:</b>	FLEXIBLE SPENDING CREDIT CARD				

**High Balance:** High balance of \$36,432 from 09/2010 to 07/2012; \$38,633 from 08/2012 to 08/2012; \$40,953 from 09/2012 to 02/2013

**Credit Limit:** Credit limit of \$40,700 from 11/2011 to 02/2013

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
<b>Balance</b>	\$3,492	\$10,363	\$22,418	\$3,209	\$12,703	\$3,379	\$38,633	\$5,499	\$13,397	\$5,043

<b>Amount Due</b>	\$34	\$103	\$224	\$32	\$127	\$33	\$386	\$54	\$133	\$50
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<b>Amount Paid</b>	\$10,363	\$22,418	\$3,209	\$12,703	\$3,379	\$38,633	\$5,499	\$13,397	\$5,043	\$8,532
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<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
<b>Balance</b>	\$8,532	\$13,728	\$6,160	\$7,016	\$19,524	\$22,983	\$10,383	\$3,924	\$7,879	\$7,264

<b>Amount Due</b>	\$85	\$137	\$61	\$70	\$195	\$229	\$103	\$39	\$78	\$72
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<b>Amount Paid</b>	\$13,728	\$6,160	\$7,016	\$19,524	\$22,983	\$10,383	\$3,924	\$7,879	\$7,264	\$5,375
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<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
<b>Balance</b>	\$5,375	\$3,816	\$1,809	\$2,575	\$12,280	\$13,755	\$9,541	\$2,424	\$4,443	\$4,905
<b>Amount Due</b>	\$55	\$39	\$25	\$25	\$245	\$301	\$190	\$48	\$88	\$98
<b>Amount Paid</b>	\$3,816	\$1,809	\$2,575	\$12,280	\$13,755	\$0	\$2,424	\$4,443	\$4,905	\$9,165
<b>Past Due</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006
<b>Rating</b>	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2006	05/2006	04/2006							
<b>Rating</b>	OK	OK	OK							

**FLEET BK OF MASS #2505\*\*\*\***

201 N TRYON ST  
CHARLOTTE, NC 28255  
(401) 278-6600

**Date Opened:** 05/05/1999  
**Responsibility:** Participant on Account  
**Account Type:** Line of Credit Account  
**Loan Type:** LINE OF CREDIT  
**Remarks:** CLOSED

**Balance:** \$0  
**Date Updated:** 09/30/2003  
**Last Payment Made:** 08/18/2003  
**High Balance:** \$0  
**Credit Limit:** \$5,000

**Pay Status:** Current; Paid or Paying as Agreed  
**Date Closed:** 09/26/2003

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

**WELLS FARGO #6636636927416\*\*\*\***

PO BOX 3117  
WINSTON SALEM, NC 27102  
(800) 245-8936

**Date Opened:** 07/01/1999  
**Responsibility:** Joint Account  
**Account Type:** Line of Credit Account  
**Loan Type:** LINE OF CREDIT  
**Remarks:** ACCOUNT CLOSED BY CONSUMER

**Balance:** \$0  
**Date Updated:** 05/01/2003  
**Last Payment Made:** 04/01/2003  
**High Balance:** \$0  
**Credit Limit:** \$2,000

**Pay Status:** Current; Paid or Paying as Agreed  
**Date Closed:** 05/01/2003



	04/2003	03/2003	02/2003	01/2003	12/2002	11/2002	10/2002	09/2002	08/2002	07/2002
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Rating	X	X	OK	OK	X	X	X	X	X	X
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	06/2002	05/2002	04/2002	03/2002	02/2002	01/2002	12/2001	11/2001	10/2001	09/2001
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Rating	X	X	X	X	X	X	X	X	X	X
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	08/2001	07/2001	06/2001	05/2001	04/2001
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Rating	X	X	X	OK	OK
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## 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).

### PROGRESSIVE AUTO 20

6300 WILSON MILLS  
ROAD - BOX E42  
MAYFIELD, OH 44143  
(800) 888-7764

**Requested On:** 02/17/2012

**Permissible Purpose:** INSURANCE UNDERWRITING

## Credit Report Messages

Your credit report contains the following messages.

**PROMOTIONAL OPT-OUT:** This file has been opted out of promotional lists supplied by TransUnion.  
(Note: This opt-out has no expiration date.)

**-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](http://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.

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

## Consumer Rights

*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://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](http://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](http://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](http://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](http://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](http://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

**Information Regarding State Laws  
Massachusetts Residents**

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars. There is no fee, however, if you have been turned down for credit, employment, insurance, or rental dwelling because of information in your credit report within the preceding sixty days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file. Each calendar year you are entitled to receive, upon request, one free consumer credit report.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. In most cases, under state and federal law, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old, and must remove bankruptcy information only if it is over ten years old.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning a dispute should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in the six months preceding your request, or two years in the case of a credit report used for employment purposes. This record shall include the recipients of any consumer credit report.

You have the right to opt out of any prescreening lists compiled by or with the assistance of a consumer credit reporting agency by calling the agency's toll-free telephone number or contacting the agency in writing. You may be entitled to collect compensation, in certain circumstances, if you are damaged by a person's negligent or intentional failure to comply with the provisions of the credit reporting act.

You have a right to request a "security freeze" on your consumer report. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze shall be requested by sending a request either by certified mail, overnight mail or regular stamped mail to a consumer reporting agency, or as authorized by regulation. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transactions, or other services, including an extension of credit at point of sale.

When you place a security freeze on your consumer report, within 5 business days of receiving your request for a security freeze, the consumer reporting agency shall provide you with a personal identification number or password to use if you choose to remove the freeze on your consumer report or to authorize the release of your consumer report to a specific party or for a specified period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide the following:

- (1) the personal identification number or password provided by the consumer reporting agency;
- (2) proper identification to verify your identity; and
- (3) the third party or parties who are to receive the consumer report or the specified period of time for which the report shall be available to authorized users of the consumer report.

A consumer reporting agency that receives a request from a consumer to lift a freeze on a consumer report shall comply with the request not later than 3 business days after receiving the request.

A security freeze shall not apply to a person or entity, or to its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information relative to your consumer report for the purposes of reviewing or collecting the account, if you have previously given consent to the use of your consumer report. "Reviewing the account" includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.