

Credit Scores and the Price You Pay for Credit

Your Credit Score:	FICO Score:	Source:	Date:
What you should know about credit scores:	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your 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 creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>		
How we use your credit score:	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.		
The range of scores:	<p>Scores range from a low of <input type="text"/> to a high of <input type="text"/>.</p> <p>Generally, the higher your credit score, the more likely you are to be offered better credit terms.</p>		
How your score compares to the scores of other consumers:	Your credit score ranks higher than <input type="text"/> percent of the U.S. consumers.		
What if there are mistakes in your credit report?	<p>You have the right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>		
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free credit report-</p> <p>By telephone: Call toll-free: 1-877-322-8228</p> <p>On the web: Visit www.annualcreditreport.com</p> <p>By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>		
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .		
By signing the following you acknowledge receipt of this notice:	<p>Purchaser Print Name: _____ Purchaser Sign Name: _____</p> <p>Co-Purchaser Print Name: _____ Co-Purchaser Sign Name: _____</p>		