All users of consumer reports must comply with all applicable regulations, including regulations promulgated after this notice was first prescribed in 2004. Information about applicable regulations currently in effect can be found at the Consumer Financial Protection Bureau's website, www.consumerfinance.gov/learnmore.

C. Users Must Notify Consumers When Adverse Actions Are Taken

The term "adverse action" is defined very broadly by Section 603.

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F. Users Have Obligations When Disposing of Records

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II. CREDITORS MUST MAKE ADDITIONAL DISCLOSURES

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Citations for FCRA sections in the U.S. Code, 15 U.S.C. § 1618 et seq.:

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All furnishers of consumer reports must comply with all applicable regulations, including regulations promulgated after this notice was first prescribed in 2004. Information about applicable regulations currently in effect can be found at the Consumer Fina QFLDO 3URWHFWLRQ % XUHDX¶V ZHEVLWH www.consumerfinance.gov/learnmore.

NOTICE TO FURNISHERS OF INFORMATION:

The Consumer Financial Protection Bureau website, information about t he FCRA.

Citations for FCRA sections in the U.S. Code, 15 U.S.C. § 1681 et seq.:

	15 U.S.C. 1681	Section 615	15 U.S.C. 1681m
Section 603	15 U.S.C. 1681a	Section 616	15 U.S.C. 1681n
Section 604	15 U.S.C. 1681b	Section 617	15 U.S.C. 1681o
Section 605	15 U.S.C. 1681c	Section 618	15 U.S.C. 1681p
Section 605A	15 U.S.C. 1681c1	Section 619	15 U.S.C. 1681q
Section 605B	15 U.S.C. 1681œ2	Section 620	15 U.S.C. 1681r
Section 606	15 U.S.C. 1681d	Section 621	15 U.S.C. 1681s
Section 607	15 U.S.C. 1681e	Section 622	15 U.S.C. 1681 s 1
Section 608	15 U.S.C. 1681f	Section 623	15 U.S.C. 1681 s 2
Section 609	15 U.S.C. 1681g	Section 624	15 U.S.C. 1681t
Section 610	15 U.S.C. 1681h	Section 625	15 U.S.C. 1681u
Section 611	15 U.S.C. 1681i	Section 626	15 U.S.C. 1681v
Section 612	15 U.S.C. 1681j	Section 627	15 U.S.C. 1681w
Section 613	15 U.S.C. 1681k	Section 628	15 U.S.C. 1681x
Section 614	15 U.S.C. 1681I	Section 629	15 U.S.C. 1681y

Para informacion en espanol, visiteww.consumerfinance.gov/learnmoœescribe a la ConsumerFinancial Protection Bureau, 1700 G Strett.W., WashingtonDC 20006.

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, incre1(ding)8(gute)/oD5roD5

‡You must be told if information in your file has been used against youAnyone 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 jumust 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 informatioQ DERXW \RX LQ WKH ILOHV RI D FRQVXPHU UHSRUWL 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 **fizefoties** closure if:

‡ D SHÚVRQ KDV WDNHQ DGYHUVH DFWLRQ DJDLQVW \RX ‡ \RX DUH WKH YLFWLP RI LGHQWLI\ WKHIW DQG SODFH D ‡ \RXU ILOH FRQWDLQV LQDFFM&UUDWH LQIRUPDWLRQ DV D ‡ \RX DUH RQ SXEOLF DVVLVWDQFH ‡ \RX DUH XQHPSOR\HG EXW H[SHFW WR DSSO\ IRU HPSOF

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and froationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmdor additional information.

‡You have the right to ask for a credit score. Credit scores are numerical sommaries of your credit

or corrected, usually within 30 days. However, a consumer reporting agency mayector tinu report information it has verified as accurate.

‡Consumer reporting agencies may not report outdated negative informationIn most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankuptcies 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 needusually to consider an application with a creditor, insurer, employer, landlordor other business. The FCRA specifies those with a valid need for access.

‡You must give your consent for reports to be provided to employer 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, govtow.consumerfinance.gov/learnmore

‡You may ILPLW ³SUHVFUHHQHG ´ RIIHUV RI FUHGLW DQG LQVXU in your credit report. 8QVROLFLWHG ³SUHVFUHHQHG ´ RIIHUV IRU FUH toll-free phone number you can call if you choose to remove your name and **ardotnethse** lists these offers are based on. You mayoupt with the nationwide credit bureaus and ard the second seco

‡You may seek damages from violators f a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of infation to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

#dentity theft victims and active duty military personnel have additional rights.For more information, visitwww.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 lawor 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:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau:

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

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

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

3. Air carriers

- 4. Creditors Subject to Surface Transportation Board
- 5. Creditors Subject to Packers and Stockyards Act

CONTACT:

a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006

 b. Federal Trade Commission: Consumer Response Center ±FCRA Washington, DC 20580 (877) 382-4357

a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480

c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314
Asst. General Counsel for Aviation Enforcement & Proceedings
Department of Transportation
400 Seventh Street SW
Washington, DC 20590
Office of Proceedings, Surface Transportation Board
Department of Transportation
1925 K Street NW
Washington, DC 20423

Nearest Packers and Stockyards Administration area supervisor