



st. mary's credit union

Provided By: St. Mary's Credit Union

YOUR CREDIT REPORT(S) AND THE PRICE YOU PAY FOR CREDIT

WHAT IS A CREDIT REPORT?	<p>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.</p>
HOW DID WE USE YOUR CREDIT REPORT(S)?	<p>St. Mary's Credit Union used information from your credit report(s) to set the terms of the credit we offer you, such as the Annual Percentage Rate or required down payment.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>
WHAT IF THERE ARE MISTAKES IN MY CREDIT REPORT(S)?	<p>You have the right to dispute any inaccurate information in your credit report(s).</p> <p>If you find a mistake in your credit report(s), contact Experian, the consumer reporting agency from which we obtained your credit report(s). See information below.</p> <p>It is encouraged to check your credit report(s) to ensure the information it contains is accurate.</p>
HOW CAN I OBTAIN A COPY OF MY CREDIT REPORT(S)?	<p>Under federal law, you have the right to obtain a copy of your credit report(s) without charge for sixty (60) days after you receive this notice. To obtain your free report(s), contact:</p> <p>Experian Phone: <i>Toll-free</i> 1-888-397-3742 Mail: Experian P.O. Box 2140 Allen, TX 75013 Web: www.experian.com/reportaccess</p>
HOW CAN I GET MORE INFORMATION ABOUT CREDIT REPORTS?	<p>For more information about credit reports and your rights under federal law, visit Federal Reserve Board's web site www.federalreserve.gov or the Federal Commission's web site www.ftc.gov</p>