

Your Credit Report and the Pricing of Your Account

Risk-Based Pricing Notice – Credit Score NOT Available

Lender

CULANE
PO BOX 9
Baileyville, ME 04694

Application Date:

AppID:

Your Credit Score

Your Credit Score is not available from _____ which is a consumer reporting agency, because they may not have enough information about your credit history to calculate a score.

What you Need to Know About Credit Scores

Credit Score is a number that reflects the information in your Credit Report. A Credit Report is a detailed report of your credit history. It is a compilation of information about the way you handle debt. It includes information about how much debt you've accumulated, how you pay your bills, where you live, where you work, whether you've filed bankruptcy, and whether you've had a home foreclosed or vehicle repossessed. A Credit History can change, depending on how a consumer's Credit History changes.

Why Are Credit Scores Important?

Credit Scores are important because consumers who have higher Credit Scores generally will get more favorable credit terms. Not having a Credit Score can affect whether you can get credit and how much you will have to pay for that credit.

What if there are mistakes in your Credit Report?

You have a right to dispute any inaccurate information in your Credit Report. If you find mistakes on your Credit Report, contact the consumer reporting agency. It is a good idea to check your Credit Report to make sure the information it contains is accurate.

What if there are mistakes in your Credit Report?

You have a right to dispute any inaccurate information in your Credit Report. If you find mistakes on your Credit Report, contact the consumer reporting agency. It is a good idea to check your Credit Report to make sure the information it contains is accurate.

How can you obtain a copy of your Credit Report?

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. To order your free annual Credit Report:

By telephone, call toll-free: 1-877-322-8228

On the web, visit: www.annualcreditreport.com

By mail, mail your completed Annual Credit Report Request Form* to:

Annual Credit Report Service

P.O. Box 105281

Atlanta, GA 30348-5281

*You can obtain the form from the Federal Trade Commission's website at <http://www.ftc.gov/bcp/online/include/requestforfinal.pdf>

For more information about Credit Reports and your rights under federal law, visit the Federal Reserve Board's website at www.federalreserve.gov, or the Federal Trade Commission's website at www.ftc.gov.

By signing you acknowledge receipt of this Notice on the date indicated below.

Buyer: _____

Date: _____