

# Your Credit Report and the Pricing of Your Account

Risk-Based Pricing Notice – Account Review with Credit Score

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Lender

**CULANE**  
**PO BOX 9**  
**Baileyville, ME 04694**

Application Date:

AppID:

## What is a Credit Report?

A Credit Report is a detailed report of an individual's 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.

## How did we use your Credit Report?

The information from your Credit Report has been used to review the terms of your account with us. Based on our review, we have increased the annual percentage rate of your account.

## 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: \_\_\_\_\_, which is a consumer reporting agency from which we obtained your Credit Report. 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](http://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 Consumer Financial Protection Bureau's web site at: [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

## Your Credit Score and Understanding Your Credit Score

Your Credit Score:

Date:

Source:

**What you need to know:**

Your Credit Score is a number that reflects the information in your Credit Report. We used your Credit Score to set the terms of credit we are offering you. Your Credit Score can change depending on how your credit history changes.

Scores range from a low of **350** to a high of **900**

**Key Factors that adversely affected your Credit Score:**

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

Buyer: \_\_\_\_\_

Date: \_\_\_\_\_