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RISK BASED PRICING NOTICE

CULANE
Credit Union Lending Alliance of New England

TotalLoan

Your Credit Report(s) and the Price You Pay for Credit	
What is a credit report?	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.
How did we use your credit report(s)?	We used information from your credit report(s) to set the terms of the credit we are offering you, such as the Annual Percentage Rate/down payment. The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.
What if there are mistakes in your credit report(s)?	You have a right to dispute any inaccurate information in your credit report(s). If you find mistakes on your credit report(s), contact: ☐ Equifax ☐ Experian ☐ TransUnion Consumer Relations ☐ _____, the consumer reporting agency(ies) from which we obtained your credit report(s). It is a good idea to check your credit report(s) to make sure the information (it contains/they contain) is accurate.
How can you obtain a copy of your credit report(s)?	Under federal law, you have the right to obtain a free copy of your credit report(s) without charge for 60 days after you receive this notice. To obtain your free report(s), contact: ***By telephone:*** ☐ Equifax 1-800-685-1111 ☐ Experian 1-888-397-3742 ☐ TransUnion Consumer Relations 1-800-888-4213 ***By mail:*** ☐ Equifax P.O. Box 740241 Atlanta, GA 30374 ☐ Experian P.O. Box 2002 Allen, TX 75013 ☐ TransUnion Consumer Relations 2 Baldwin Place P.O. Box 1000 Chester, PA 19022 ***On the web:*** ☐ Equifax www.equifax.com/fcra ☐ Experian www.experian.com/reportaccess ☐ TransUnion Consumer Relations www.transunion.com/myoptions
How can you get more information about credit reports?	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.
Your Credit Score and Understanding Your Credit Score	
Your credit score	_____ Source: Date:
What you should know about credit scores	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.
The range of scores	Scores range from a low of ___300___ to a high of ___850___.
Key factors that adversely affected your credit score	
How can you get more information about your credit score?	If you have any questions regarding your credit score, you should contact: ☐ Equifax P.O. Box 740241 Atlanta, GA 30374 1-800-685-1111 www.equifax.com/fcra ☐ Experian P.O. Box 2002 Allen, TX 75013 1-888-397-3742 www.experian.com/reportaccess ☐ TransUnion Consumer Relations 2 Baldwin Place P.O. Box 1000 Chester, PA 19022 1-800-888-4213 www.transunion.com/myoptions