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Independent Employers Group Federal Credit Union

“Your Credit Report and the Price You Pay for Credit”

<p>WHAT IS A CREDIT REPORT?</p>	<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>
<p>HOW DID WE USE YOUR CREDIT REPORT?</p>	<p>We used information from your credit report to set the terms of the credit we are offering you, such as the annual percentage rate [APR].</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>
<p>WHAT IF THERE ARE MISTAKES IN YOUR CREDIT REPORT?</p>	<p>You have a right to dispute any inaccurate information in your credit report.</p> <p>If you find mistakes on your credit report, contact Equifax, which is the consumer reporting agency from which we obtained your credit report.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<p>HOW CAN YOU OBTAIN A COPY OF YOUR CREDIT REPORT[S]?</p>	<p>Under Federal Law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free credit report, contact Equifax:</p> <p><i>By telephone:</i> Call toll-free: 1-800-685-1111</p> <p><i>By mail:</i> Mail your written request to: P.O. Box 740241, Atlanta, GA 30374-0241</p> <p><i>On the web:</i> Visit www.equifax.com/fcra</p>
<p>HOW CAN YOU GET MORE INFORMATION ABOUT CREDIT REPORTS?</p>	<p>For more information about credit reports and your rights under federal law, visit the Federal Reserve Board’s web site at www.federalreserve.gov, or the Federal Trade Commission’s web site at www.ftc.gov.</p>