

**H-6. Model form for risk-based pricing notice with credit score information**

**[Name of Entity Providing the Notice]  
Your Credit Report[s] and the Price You Pay for Credit**

<b>What is a credit report?</b>	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.
<b>How did we use your credit report[s]?</b>	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.
<b>What if there are mistakes in your credit report[s]?</b>	You have a right to dispute any inaccurate information in your credit report[s].  If you find mistakes on your credit report[s], contact <b>[insert name of CRA(s)]</b> , which [is/are] the [consumer reporting agency/consumer reporting agencies] 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.
<b>How can you obtain a copy of your credit report[s]?</b>	Under federal law, you have the right to obtain a copy of your credit report[s] without charge for 60 days after you receive this notice. To obtain your free report[s], contact <b>[insert name of CRA(s)]</b> :  <i>By telephone:</i> Call toll-free: 1-877-xxx-xxxx  <i>By mail:</i> Mail your written request to: <b>[Insert address]</b>  <i>On the web:</i> Visit <b>[insert web site address]</b>
<b>How can you get more information about credit reports?</b>	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a> , or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a> .