<table>
<thead>
<tr>
<th>What is a credit report?</th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How did we use your credit report[s]?</td>
<td>We have used information from your credit report[s] to review the terms of your account with us. Based on our review of your credit report[s], we have increased the annual percentage rate on your account.</td>
</tr>
<tr>
<td>What if there are mistakes in your credit report[s]?</td>
<td>You have a right to dispute any inaccurate information in your credit report[s]. If you find mistakes on your credit report[s], contact [insert name of CRA(s)], which [is/are] [a 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.</td>
</tr>
</tbody>
</table>
| How can you obtain a copy of your credit report[s]? | 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 [insert name of CRA(s)]:

  - **By telephone:** Call toll-free: 1-877-xxx-xxxx
  - **By mail:** Mail your written request to: [insert address]
  - **On the web:** Visit [insert website address] |
| 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 website at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore). |