### 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 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.

### 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 [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.

### 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 web site 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), or the Federal Trade Commission’s web site at [www.ftc.gov](http://www.ftc.gov).