

## Understanding Your Credit Score (continued)

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| <b>Key factors that adversely affected your credit score</b> | [Insert first factor]<br>[Insert second factor]<br>[Insert third factor]<br>[Insert fourth factor]<br>[Insert fifth factor, if applicable] |
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## Checking Your Credit Report

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| <b>What if there are mistakes in your credit report?</b> | You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.<br><br>It is a good idea to check your credit report to make sure the information it contains is accurate. |
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| <b>How can you obtain a copy of your credit report?</b> | Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.<br><br>To order your free annual credit report—<br><br><i>By telephone:</i> Call toll-free: 1-877-322-8228<br><br><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a><br><br><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf">http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf</a> ) to:<br><br>Annual Credit Report Request Service<br>P.O. Box 105281<br>Atlanta, GA 30348-5281 |
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| <b>How can you get more information?</b> | For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> , or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a> . |
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