

File Number: 328349117

You may see that TransUnion has enriched your credit report with additional personal and financial information not previously retained in our production database. This data can enable you and your creditors to see a more complete picture of how you have managed your credit over time.

-Begin Credit Report-**Personal Information****SSN:** XXX-XX-1117

Your SSN has been masked for your protection.

You have been on our files since 09/01/1986

Date of Birth: 09/27/1944**Names Reported:** RODNEY L. LARSON**Addresses Reported:****Address**

PO BOX 44847, EDEN PRAIRIE, MN 55344-2547
13700 VALLEY VIEW RD 121, EDEN PRAIRIE, MN 55344-1965
2803 E 38TH ST 301, MINNEAPOLIS, MN 55406-4416
13700 VALLEY VIEW RD 06997916, EDEN PRAIRIE, MN 55344-1952
121 13700 VALLEY RD VIEW, EDEN PRAIRIE, MN 55344
5819 LOUIS AVE, MINNETONKA, MN 55345-6629
13700 VALLEY VIEW RD 1, EDEN PRAIRIE, MN 55344-1952

Date Reported

01/10/2010
07/01/2003
09/04/2010
10/30/2007
06/01/2003
01/21/2007
05/04/2007

Telephone Numbers Reported:

(952) 960-1935 (952) 846-7350 (612) 770-5157 (952) 975-3638 (952) 934-3253 (952) 934-4370 (952) 250-9071
(952) 934-5652

Employment Data Reported:

Employer Name	Hired	Date Verified
MTS SYSTEMS CORP	07/24/2004	07/24/2004

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< or shading to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

AMERICAN EXPRESS #349991234159****

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened:	07/13/1971	Balance:	\$0	Pay Status:	>Account paid in Full; was a Charge-off<
Responsibility:	Individual Account	Date Updated:	08/29/2008	Date Closed:	03/30/2007
Account Type:	Revolving Account	Payment Received:	\$0	Date Paid:	11/30/2007
Loan Type:	CREDIT CARD	Last Payment Made:	11/30/2007		
		High Balance:	\$4,479		
		Credit Limit:	\$4,000		

Remarks: >PAID IN FULL/WAS A CHARGE OFF< ; >SETTLED-LESS THAN FULL BLNC<
Estimated month and year that this item will be removed: 08/2013

	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007
Rating	C/O	N/R	N/R	N/R	N/R	N/R	C/O	COL	COL	COL

	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	COL	COL	OK	OK	OK	OK	OK	N/R	OK	OK

	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2004	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2003	06/2003	05/2003	04/2003	03/2003	02/2003	01/2003	12/2002
Rating	OK	OK	OK	OK	X	X	X	X

BANK OF AMERICA #549035347103****

P O BOX 982235
EL PASO, TX 79998-2235
Phone number not available

Date Opened:	04/02/2003	Balance:	\$0	Pay Status:	>Account 60 Days Past Due Date<
Responsibility:	Individual Account	Date Updated:	07/16/2007	Date Closed:	07/16/2007
Account Type:	Revolving Account	Payment Received:	\$1,800	Date Paid:	06/19/2007
Loan Type:	CREDIT CARD	Last Payment Made:	06/19/2007		
		High Balance:	\$9,251		>Maximum Delinquency of 120 days in 12/2006 for \$1,433 and in 06/2007 for \$2,320<
		Credit Limit:	\$7,500		

Remarks: CLOSED ; >SETTLED-LESS THAN FULL BLNC<

Estimated month and year that this item will be removed: 04/2013

	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006
Rating	120	120	120	120	120	120	120	90	90	90

	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005
Rating	60	30	OK	OK	OK	OK	OK	OK	OK	OK

	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005	02/2005	01/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004	05/2004	04/2004	03/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003	07/2003	06/2003	05/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	X

CAPITAL ONE BANK USA NA #529115212307****

PO BOX 30281
SALT LAKE CITY, UT 84130
(800) 258-9319

Date Opened:	01/08/2002	Balance:	\$0	Pay Status:	>Account paid in Full; was a Charge-off<
Responsibility:	Individual Account	Date Updated:	08/03/2008	Date Closed:	02/03/2008
Account Type:	Revolving Account	Payment Received:	\$0	Date Paid:	05/30/2008
Loan Type:	CREDIT CARD	Last Payment Made:	05/30/2008	>Maximum Delinquency of 120 days in 10/2007 for \$425 and in 12/2007 for \$518<	
		High Balance:	\$3,294		
		Credit Limit:	\$3,000		

Remarks: CLOSED ; >SETTLED-LESS THAN FULL BLNC<

Estimated month and year that this item will be removed: 04/2014

	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007
Rating	C/O	C/O	C/O	C/O	C/O	C/O	N/R	120	120	120

	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	90	60	30	OK	OK	OK	OK	OK	OK	OK

	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006
Rating	OK	30	30	OK	OK	OK	OK	OK	OK	OK

	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2005	02/2005	01/2005	12/2004
Rating	OK	X	OK	OK

CHASE /BANK ONE CARD SERV #424615201859****

PO BOX 15298
WILMINGTON, DE 19850
(800) 945-2006

Date Opened:	01/14/1997	Balance:	\$0	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	12/10/2008	Date Closed:	09/10/2007
Account Type:	Revolving Account	Payment Received:	\$0	Date Paid:	04/11/2007
Loan Type:	CREDIT CARD	Last Payment Made:	04/11/2007	>Maximum Delinquency of 120 days in 06/2007 for \$1,229 and in 11/2008<	
		High Balance:	\$11,509		
		Credit Limit:	\$8,000		

Remarks: TRANSFERRED TO ANOTHER OFFICE ; PURCHASED BY ANOTHER LENDER
Estimated month and year that this item will be removed: 07/2013

	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008
Rating	120	120	120	120	120	120	120	120	120	120

	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007
Rating	120	120	120	120	120	120	120	120	90	90

	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006
Rating	60	90	90	60	60	30	30	OK	OK	OK

	05/2006	04/2006	03/2006	02/2006
Rating	OK	OK	OK	OK

LVNV FUNDING LLC #504994801797****

PO BOX 10497
GREENVILLE, SC 29603
(866) 464-1183

Date Opened:	09/23/2011	Balance:	\$3,817	Pay Status:	>In Collection<
Responsibility:	Individual Account	Date Updated:	11/13/2012		
Account Type:	Open Account	Last Payment Made:	02/20/2012		
Loan Type:	FACTORING	High Balance:	\$4,249		
	COMPANY ACCOUNT	Original Creditor:	CITIBANK SEARS PREMIER CARD (Financial)		
		Past Due:	>\$3,817<		

Remarks: >PLACED FOR COLLECTION<
Estimated month and year that this item will be removed: 04/2014

	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012
Rating	COL	COL	COL	COL	COL	COL	COL	COL	COL	COL

	12/2011	11/2011	10/2011
Rating	COL	COL	COL

SEARS/CBNA #504994801797****

PO BOX 6282
SIOUX FALLS, SD 57117-6282
Phone number not available

Date Opened:	04/01/1976	Balance:	\$0	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	01/19/2008	Date Closed:	11/04/2007
Account Type:	Revolving Account	Payment Received:	\$0	Date Paid:	04/09/2007
Loan Type:	CHARGE ACCOUNT	Last Payment Made:	04/09/2007	>Maximum Delinquency of 120 days in 10/2006 and in 10/2007<	
		High Balance:	\$7,773		
		Credit Limit:	\$5,630		

Remarks: >UNPAID BALANCE CHARGED OFF< ; PURCHASED BY ANOTHER LENDER
Estimated month and year that this item will be removed: 04/2014

	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007
Rating	C/O	C/O	120	120	120	90	60	30	OK	OK

	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006
Rating	OK	120	120	120	120	90	60	30	OK	30

	04 / 2006	03 / 2006	02 / 2006
Rating	OK	OK	OK

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled.

CAPITAL ONE #544045504187****

P O BOX 30253
SALT LAKE CITY, UT 84130-0253
(800) 477-6000

Date Opened:	04/19/2006	Balance:	\$1,058	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	11/07/2012	Terms:	\$37 per month, paid Monthly
Account Type:	Revolving Account	Payment Received:	\$50		
Loan Type:	CREDIT CARD	Last Payment Made:	10/28/2012		
		High Balance:	\$1,084		
		Credit Limit:	\$1,100		

	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK

CAPITAL ONE BANK USA NA #517805765977****

PO BOX 30281
SALT LAKE CITY, UT 84130
(800) 258-9319

Date Opened:	08/08/2010	Balance:	\$1,453	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	11/12/2012	Terms:	\$21 per month, paid Monthly
Account Type:	Revolving Account	Payment Received:	\$240		
Loan Type:	CREDIT CARD	Last Payment Made:	10/15/2012		
		High Balance:	\$1,783		
		Credit Limit:	\$1,750		

	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Rating	OK	OK	OK	OK	OK	OK

COMENITY BANK/VCTRSSEC #27724****

PO BOX 182789
COLUMBUS, OH 43218-2789
(800) 695-9478

Date Opened: 06/05/2004
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Balance: \$0
Date Updated: 01/20/2005
Last Payment Made: 01/02/2005
High Balance: \$130
Credit Limit: \$100

Pay Status: Current; Paid or Paying as Agreed
Date Paid: 01/02/2005

	12 / 2004
Rating	OK

GECRB / MERVYN'S #604589105909****

PO BOX 965005
ORLANDO, FL 32896-5005
(800) 480-5014

Date Opened: 08/16/1998
Responsibility: Joint Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Balance: \$0
Date Updated: 11/01/2012
Payment Received: \$0
High Balance: \$0
Credit Limit: \$200

Pay Status: Current; Paid or Paying as Agreed
Date Closed: 10/23/2008

Remarks: CLOSED

	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2006	01/2006
Rating	OK	X

GORDON'S/CBNA #603525303709****

PO BOX 6497
SIOUX FALLS, SD 57117-6497
Phone number not available

Date Opened: 12/01/2002
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: COMBINED CREDIT PLAN

Balance: \$0
Date Updated: 05/01/2003
Last Payment Made: 01/01/2003
High Balance: \$381
Credit Limit: \$5,000

Pay Status: Current; Paid or Paying as Agreed
Date Paid: 01/01/2003

	04/2003	03/2003	02/2003	01/2003
Rating	OK	OK	OK	OK

HSBC BANK #544045503953****

PO BOX 5253
CAROL STREAM, IL 60197
(800) 695-6950

Date Opened: 04/19/2006
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Balance: \$0
Date Updated: 09/29/2007
Payment Received: \$95
Last Payment Made: 09/24/2007
High Balance: \$290
Credit Limit: \$0

Pay Status: Current; Paid or Paying as Agreed
Date Closed: 09/29/2007
Date Paid: 09/24/2007

Remarks: CLOSED; CREDIT CARD LOST OR STOLEN

	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006
Rating	OK	OK	OK	OK	OK	OK

WELLS FARGO DLRSVC/WACHO #51902001****

PO BOX 1697
WINTERVILLE, NC 28590
(800) 289-8004

Date Opened:	05/05/2007	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	01/31/2011		Agreed
Account Type:	Installment Account	Payment Received:	\$0	Terms:	\$268 per month, paid Monthly
		Last Payment Made:	01/31/2011		for 72 months
Loan Type:	AUTOMOBILE	High Balance:	\$12,969	Date Closed:	01/31/2011
Remarks: CLOSED					

	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2007	07/2007	06/2007
Rating	OK	OK	OK

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

FARMERS INSURANCE

4680 WILSHIRE BLVD
LOS ANGELES, CA 90010-3807
Phone number not available
Requested On: 01/05/2012

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

CAPITAL ONE BANK USA NA

PO BOX 30281
SALT LAKE CITY, UT 84130
(800) 258-9319
Requested On: 10/01/2012

CREDITCARDS.COM

8920 BUSINESS PARK
#350
AUSTIN, TX 78759
Phone number not available
Requested On: 05/31/2012

-End of Credit Report-

Should you wish to contact TransUnion, you may do so,

Online:

[To learn about reporting an inaccuracy click here.](#)

For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

By Phone:

(800) 916-8800
You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Consumer Rights

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.**

You must be told if information in your file has been used against you.

Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment -- or to take another adverse action against you -- must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file.

You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for more information.

You have the right to ask for a credit score.

Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information.

If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.

Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information.

In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited.

A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers.

A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.

Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).

You may seek damages from violators.

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights.

For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 2006
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 1-800-613-6743
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920 Website Address: www.federalreserveconsumerhelp.gov Email Address: ConsumerHelp@FederalReserve.gov
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal credit unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314 1-703-519-4600
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357
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