

Women's Southwest Federal Credit Union
Your Credit Report(s) and the Price You Pay for Credit

<p>What is a credit report?</p>	<p>A credit report is a record of your credit history. It includes whether you pay your bills on time and how much you owe to creditors.</p>
<p>How did we/do we use your credit report(s)?</p>	<p>We use (or used) information from your credit report(s) to set the terms of the credit we are offering you, such as the Annual Percentage Rate and/or down payment.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>
<p>What if there are mistakes in your credit report(s)?</p>	<p>You have a right to dispute any inaccurate information in your credit report(s).</p> <p>If you find mistakes on your credit report(s), contact the consumer reporting agency or agencies from which we obtained your credit report(s).</p> <p>It is a good idea to check your credit report(s) to make sure the information it contains/they contain is accurate.</p>
<p>How can you obtain a copy of your credit report(s)?</p>	<p>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:</p> <p><u>By telephone:</u> Call toll-free: 1-800-392-7816</p> <p><u>By mail:</u> <u>Mail your written request to:</u></p> <p style="text-align: right;">CSC Credit Services PO Box 61054 Dallas, TX 75261-9054</p> <p><u>On the web:</u> Visit: www.csccredit.com</p>
<p>How can you get more information about credit reports?</p>	<p>For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov, or the Federal Trade Commission's web site at www.ftc.gov.</p>
<p>Your Credit Score</p>	