

# STEVE P HARRISON

SSN Message: Exact SSN match

## AKA

First Name	Middle Name	Last Name	Suffix
STEVE	P	HARRISON	
STEVEN	P	HARRISON	

## Address

### Current Address

16253 HARMONY WY  
ABINGDON VA 24210  
Reported: 02/03

### Previous Address

2 RR 2 BOX 916B  
ABINGDON VA 24210

## Profile Summary

### Record Counts

Tradelines:

30

Collections:

N/A

Public Records:

1

Inquiries:

2

### Derogatory Items

Negative Tradelines:

0

Tradelines with any historical negatives:

0

Occurrence of any historical negatives:

0

## Tradelines Summary

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	25	\$14,026	\$46,250	\$2,417	\$0	\$194	95%
Installment	4	\$19,031	N/A	\$14,941	N/A	\$468	N/A
Mortgage	1	N/A	N/A	N/A	N/A	N/A	N/A
Open	0	N/A	N/A	N/A	N/A	N/A	N/A
Closed w Bal	-	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>30</b>	<b>\$33,057</b>	<b>\$46,250</b>	<b>\$17,358</b>	<b>N/A</b>	<b>\$662</b>	<b>N/A</b>

## Tradelines

### Trade Total

Count

30

Balance Total

\$17,358

Total Credit Limit

\$98,454

Total Past Due

N/A

## Trades

### JPMCB CARD

**Industry:** Banks

**Loan Type:** Credit Card

**Loan Terms:** Revolving MIN

**Account Type:** Individual account

**Opened:** 01/09

**Verified:** 09/21

**Closed:**

**Paid:**

**Balance:** \$331

**Past Due:** N/A

**Credit Limit:** \$2,000

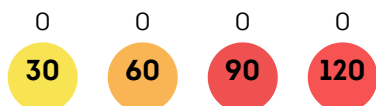
**Payment Amount:** \$25

**Status:** Paid or paying as agreed

**Notes:** Automated Account

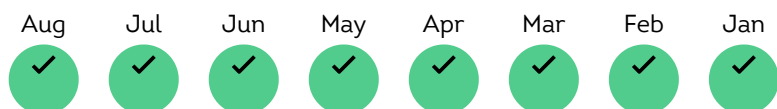
**Payment History Summary**

(48 months)

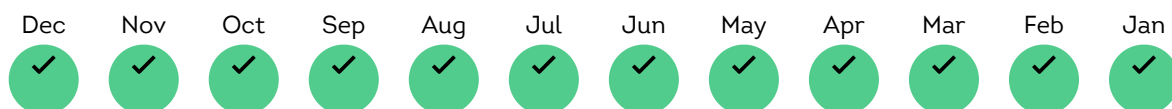


## Payment History

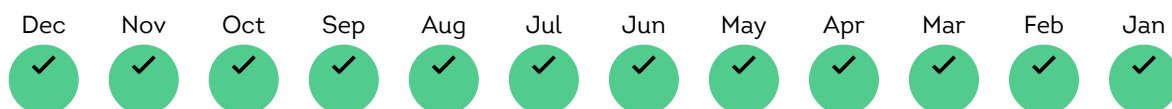
2021



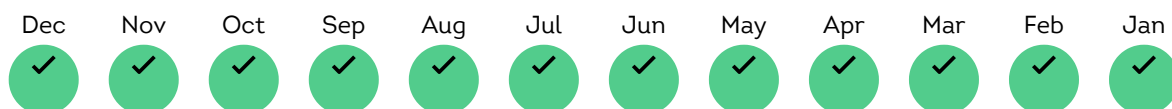
2020



2019



2018



2017




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## SYNCB/CARECR

**Industry:** Banks

**Loan Type:** Charge Account

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 11/14

**Verified:** 09/21

**Closed:** 08/18

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$1,000

**Payment Amount:** N/A

**Status:** Paid or paying as agreed

**Remarks:** Account closed by credit grantor

**Notes:** Automated Account

**Payment History Summary**

(48 months)



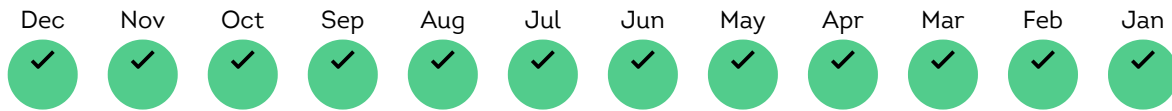


## Payment History

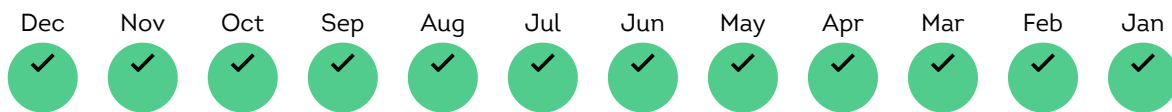
2021



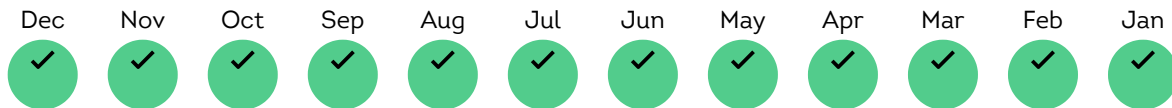
2020



2019



2018



2017




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## SYNCB/QVC

**Industry:** Department/Variety and Other Retail

**Loan Type:** Charge Account

**Loan Terms:** Revolving MIN

**Account Type:** Individual account

**Opened:** 02/05

**Verified:** 09/21

**Closed:**

**Paid:**

**Balance:** \$509

**Past Due:** N/A

**Credit Limit:** \$2,800

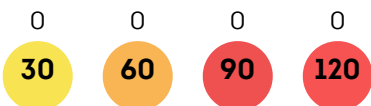
**Payment Amount:** \$25

**Status:** Paid or paying as agreed

**Notes:** Automated Account

**Payment History Summary**

(48 months)

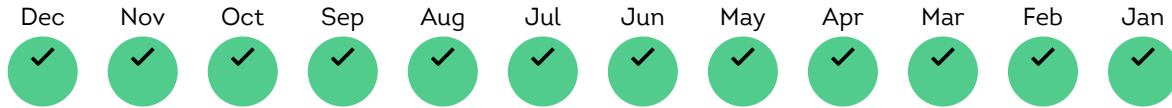


## Payment History

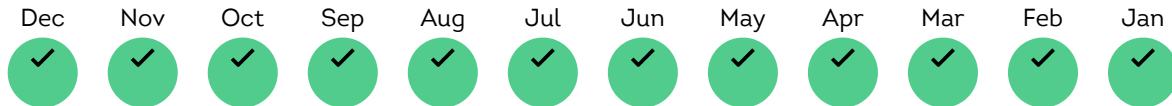
2021



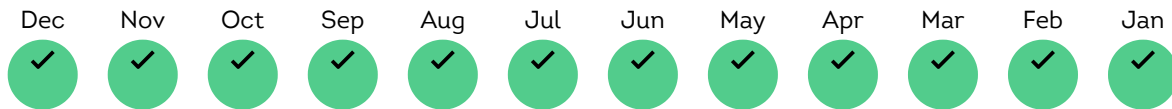
2020



2019



2018



2017



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## JPMCB CARD

**Industry:** Banks

**Loan Type:** Credit Card

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 11/13

**Verified:** 09/21

**Closed:** 03/19

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$253

**Payment Amount:** N/A

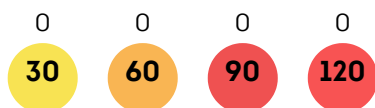
**Status:** Paid or paying as agreed

**Remarks:** Closed

**Notes:** Automated Account

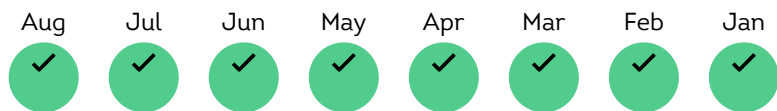
**Payment History Summary**

(48 months)

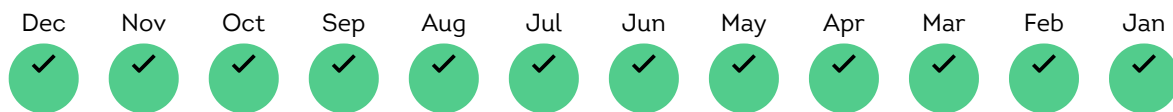


## Payment History

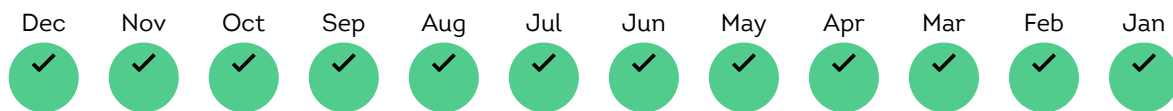
2021



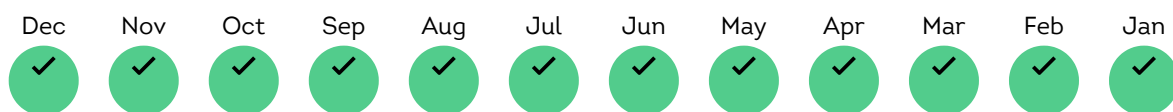
2020



2019



2018



2017



## SYNCB/BELK

**Industry:** Department/Variety and Other Retail

**Loan Type:** Charge Account

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 05/80

**Verified:** 09/21

**Closed:**

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$5,150

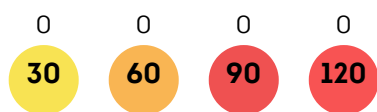
**Payment Amount:** N/A

**Status:** Paid or paying as agreed

**Notes:** Automated Account

### Payment History Summary

(48 months)



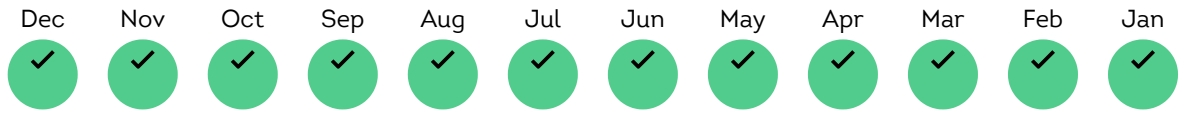
## Payment History

2021

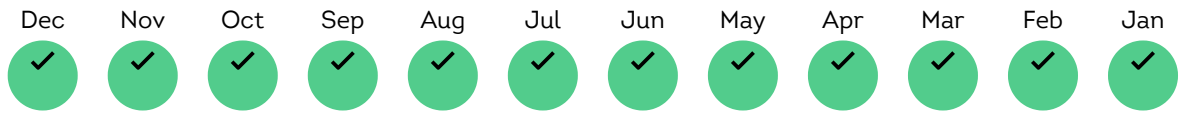




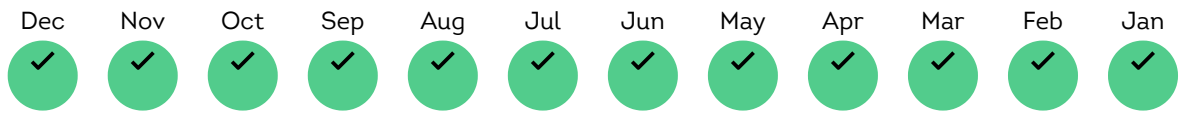
2020



2019



2018



2017



## CCB/HSN

**Industry:** Department/Variety and Other Retail

**Loan Type:** Charge Account

**Loan Terms:** Revolving MIN

**Account Type:** Individual account

**Opened:** 04/21

**Verified:** 09/21

**Closed:**

**Paid:**

**Balance:** \$24

**Past Due:** N/A

**Credit Limit:** \$400

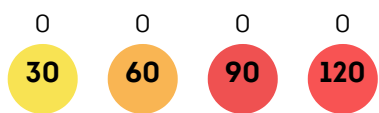
**Payment Amount:** \$24

**Status:** Paid or paying as agreed

**Notes:** Automated Account

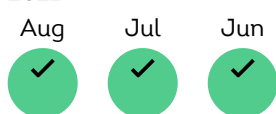
### Payment History Summary

(3 months)



## Payment History

2021





## SYNCB/SHOPHQ

**Industry:** Department/Variety and Other Retail

**Loan Type:** Charge Account

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 04/21

**Verified:** 09/21

**Closed:**

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$2,200

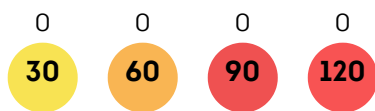
**Payment Amount:** N/A

**Status:** Paid or paying as agreed

**Notes:** Automated Account

**Payment History Summary**

(4 months)



## Payment History

2021



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## EASTMAN CRUN

**Industry:** Credit Union and Finance Other Than Personal Companies

**Loan Type:** Unsecured

**Loan Terms:** Installment 036 Monthly

**Account Type:** Joint account

**Opened:** 11/20

**Verified:** 08/21

**Closed:**

**Paid:**

**Balance:** \$3,542

**Past Due:** N/A

**Credit Limit:** N/A

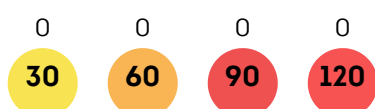
**Payment Amount:** \$141

**Status:** Paid or paying as agreed

**Notes:** Automated Account

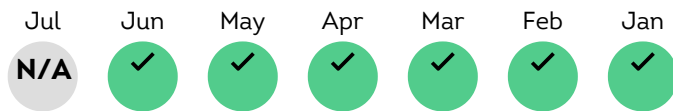
**Payment History Summary**

(8 months)



## Payment History

2021



2020



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## EASTMAN CRUN

**Industry:** Credit Union and Finance Other Than Personal Companies

**Loan Type:** Automobile

**Loan Terms:** Installment 048 Monthly

**Account Type:** Joint account

**Opened:** 09/20

**Verified:** 08/21

**Closed:**

**Paid:**

**Balance:** \$11,399

**Past Due:** N/A

**Credit Limit:** N/A

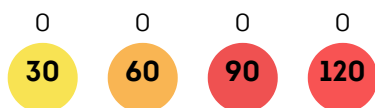
**Payment Amount:** \$327

**Status:** Paid or paying as agreed

**Notes:** Automated Account

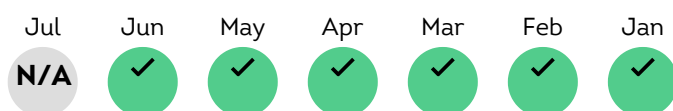
**Payment History Summary**

(10 months)



## Payment History

2021



2020



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## THD/CBNA

**Industry:** Banks

**Loan Type:** Charge Account

**Loan Terms:** Revolving MIN

**Account Type:** Individual account

**Opened:** 08/18

**Verified:** 08/21

**Closed:**

**Paid:**

**Balance:** \$264

**Past Due:** N/A

**Credit Limit:** \$1,500

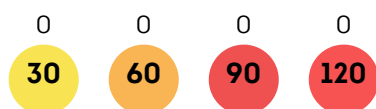
**Payment Amount:** \$10

**Status:** Paid or paying as agreed

**Notes:** Automated Account

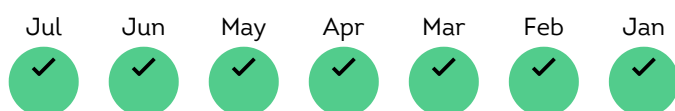
**Payment History Summary**

(35 months)

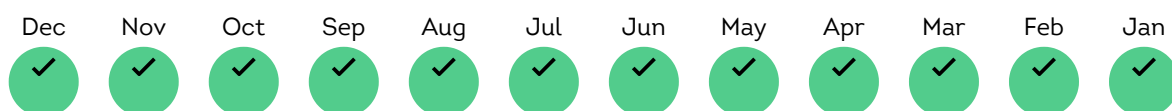


## Payment History

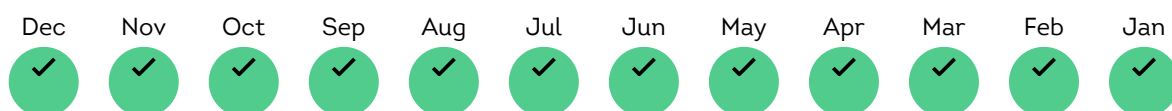
2021



2020



2019



2018



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## SYNCB/CARECR

**Industry:** Finance or Personal

**Loan Type:** Charge Account

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 06/17

**Verified:** 08/21

**Closed:** 07/19

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$5,200

**Payment Amount:** N/A

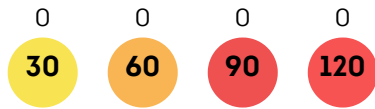
**Status:** Paid or paying as agreed

**Remarks:** Account closed by credit grantor

**Notes:** Automated Account

**Payment History Summary**

(48 months)



## Payment History

2021



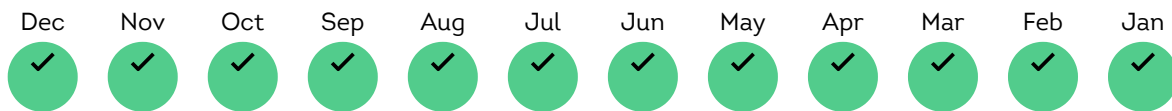
2020



2019



2018



2017



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## DISCOVERBANK

**Industry:** Banks

**Loan Type:** Credit Card

**Loan Terms:** Revolving MIN

**Account Type:** Individual account

**Opened:** 04/96

**Verified:** 08/21

**Closed:**

**Paid:**

**Balance:** \$1,088

**Past Due:** N/A

**Credit Limit:** \$16,400

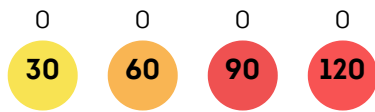
**Payment Amount:** \$40

**Status:** Paid or paying as agreed

**Notes:** Automated Account

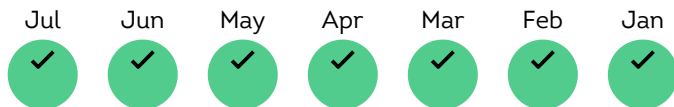
**Payment History Summary**

(48 months)

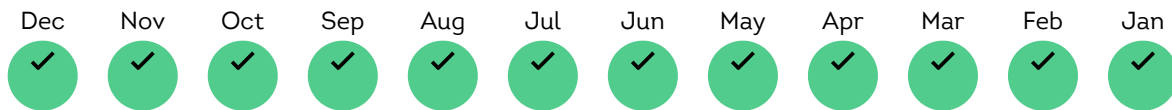


## Payment History

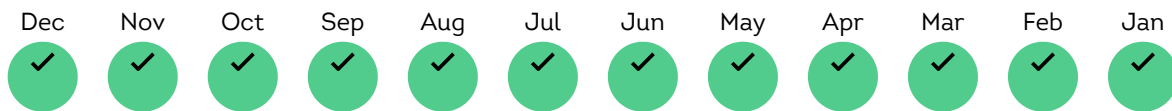
2021



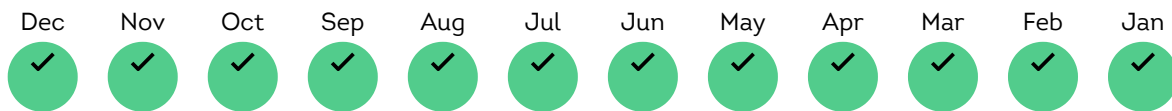
2020



2019



2018



2017



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## HSBC BANK

**Industry:** Banks

**Loan Type:** Credit Card

**Loan Terms:** Revolving MIN

**Account Type:** Individual account

**Opened:** 03/19

**Verified:** 08/21

**Closed:**

**Paid:**

**Balance:** \$47

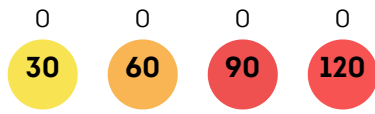
**Past Due:** N/A

**Credit Limit:** \$1,500

**Payment Amount:** \$25

**Status:** Paid or paying as agreed

Notes: Automated Account  
Payment History Summary  
(28 months)

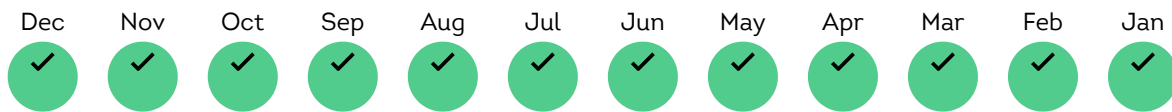


## Payment History

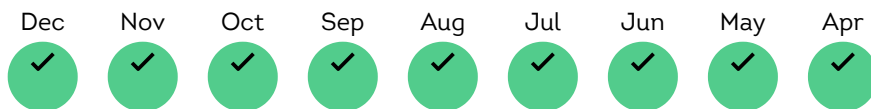
2021



2020



2019



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## SYNCB/JCP

Industry: Department/Variety and Other Retail

Loan Type: Charge Account

Loan Terms: Revolving

Account Type: Individual account

Opened: 01/12

Verified: 08/21

Closed:

Paid:

Balance: N/A

Past Due: N/A

Credit Limit: \$2,000

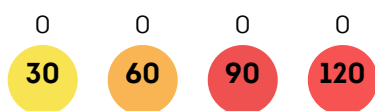
Payment Amount: N/A

Status: Paid or paying as agreed

Notes: Automated Account

Payment History Summary

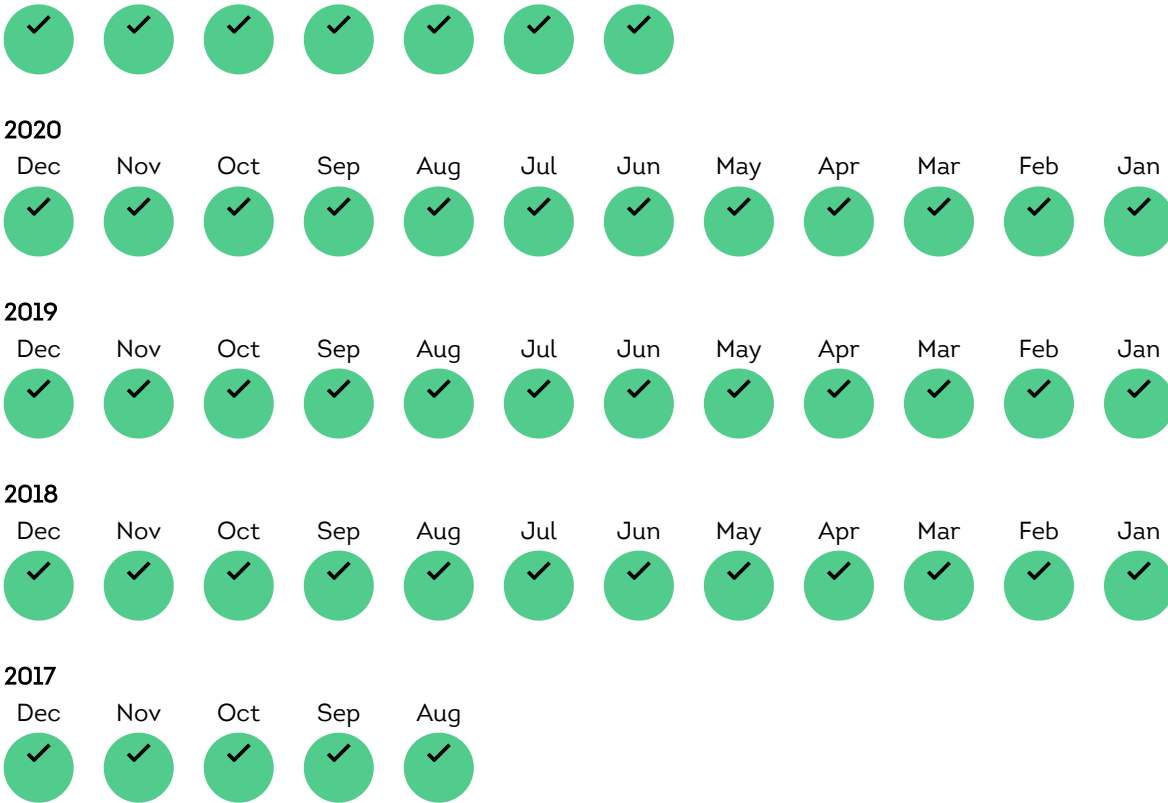
(48 months)



## Payment History

2021





## BRCLYSBANKDE

**Industry:** Banks

**Loan Type:** Credit Card

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 10/17

**Verified:** 08/21

**Closed:**

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$500

**Payment Amount:** N/A

**Status:** Paid or paying as agreed

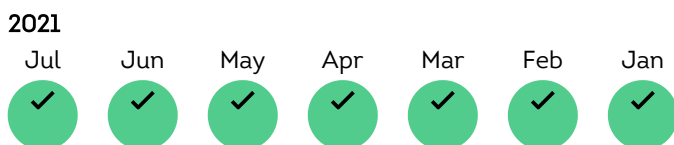
**Notes:** Automated Account

### Payment History Summary

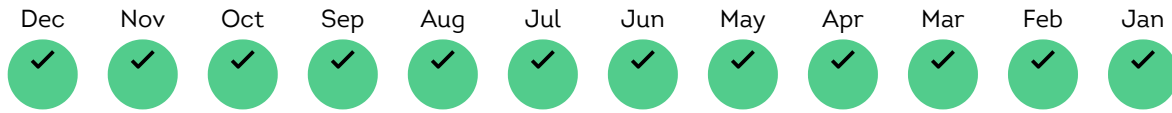
(45 months)



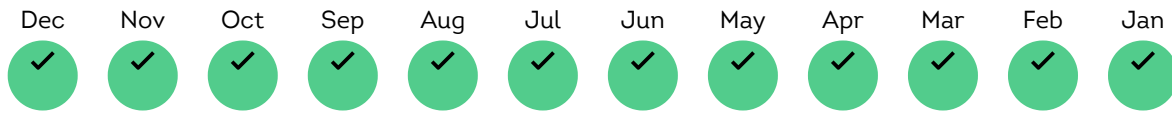
## Payment History



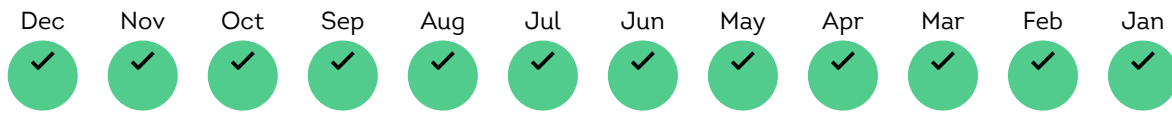
2020



2019



2018



2017

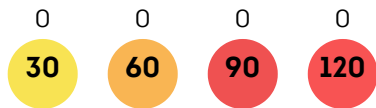


## CB/ROAMANS

**Industry:** Clothing  
**Loan Type:** Charge Account  
**Loan Terms:** Revolving MIN  
**Account Type:** Individual account  
**Opened:** 06/06  
**Verified:** 08/21  
**Closed:**  
**Paid:**  
**Balance:** \$22  
**Past Due:** N/A  
**Credit Limit:** \$900  
**Payment Amount:** \$20  
**Status:** Paid or paying as agreed  
**Notes:** Automated Account

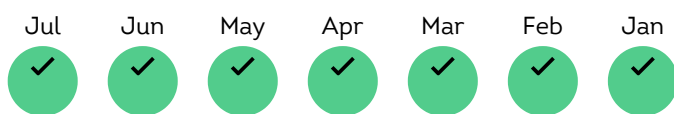
### Payment History Summary

(48 months)



## Payment History

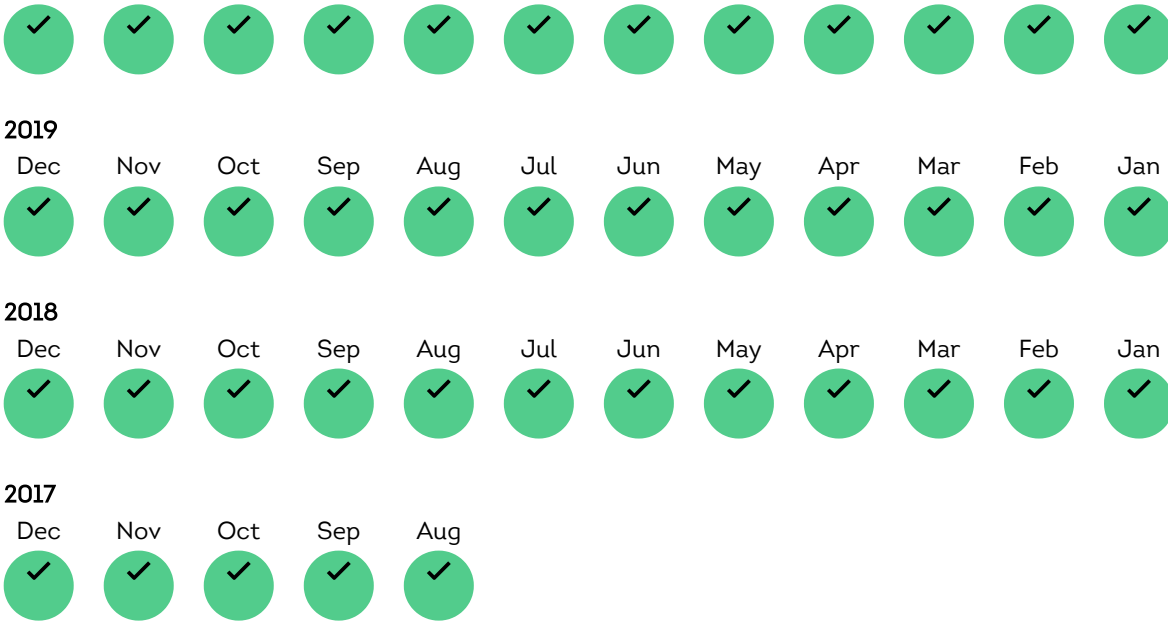
2021



2020







## FIRST BANK

**Industry:** Banks

**Loan Type:** Conventional Real Estate Mortgage

**Loan Terms:** Mortgage 120 Monthly

**Account Type:** Individual account

**Opened:** 01/11

**Verified:** 02/21

**Closed:** 02/21

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** N/A

**Payment Amount:** \$389

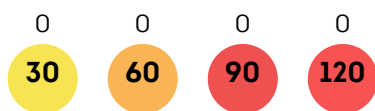
**Status:** Paid or paying as agreed

**Remarks:** Reaffirmation of debt

**Notes:** Automated Account

### Payment History Summary

(44 months)



## Payment History

**2021**

Jan



**2020**

Dec



Nov



Oct



Sep



Aug



Jul



Jun



May



Apr



Mar



Feb

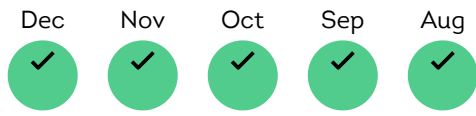


Jan





2018



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## CITI CTB

**Industry:** Finance or Personal

**Loan Type:** Charge Account

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 09/17

**Verified:** 02/20

**Closed:** 02/20

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$3,506

**Payment Amount:** N/A

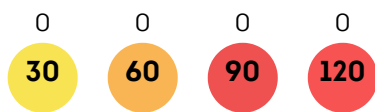
**Status:** Paid or paying as agreed

**Remarks:** Closed

**Notes:** Automated Account

**Payment History Summary**

(28 months)



## Payment History

2020

Jan



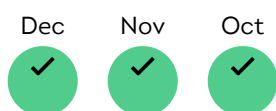
2019



2018



2017



## AMER FINCO

**Industry:** Finance or Personal

**Loan Type:** Charge Account

**Loan Terms:** Revolving

**Account Type:** Joint account

**Opened:** 07/18

**Verified:** 12/19

**Closed:** 12/19

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$6,495

**Payment Amount:** N/A

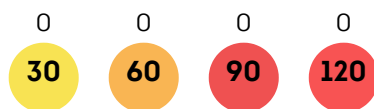
**Status:** Paid or paying as agreed

**Remarks:** Closed

**Notes:** Automated Account

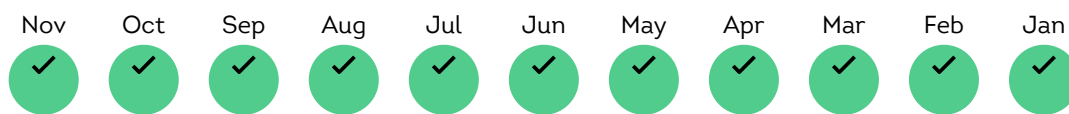
### Payment History Summary

(16 months)



## Payment History

2019



2018



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## SYNCB/LOW

**Industry:** Building Materials

**Loan Type:** Charge Account

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 09/01

**Verified:** 05/19

**Closed:** 06/16

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$7,500

**Payment Amount:** N/A

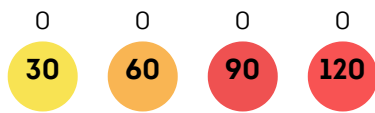
**Status:** Paid or paying as agreed

**Remarks:** Credit card lost or stolen

**Notes:** Automated Account

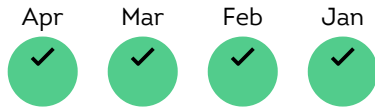
## Payment History Summary

(48 months)

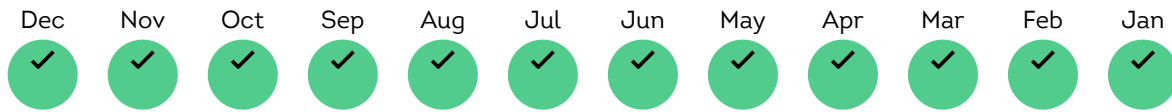


## Payment History

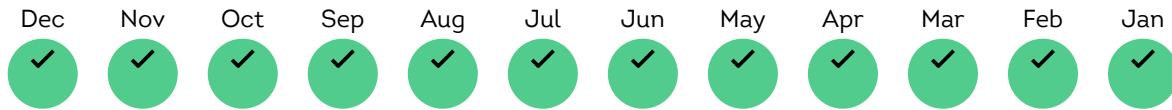
2019



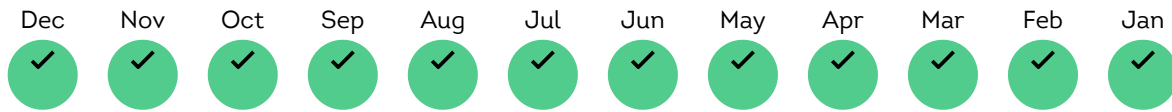
2018



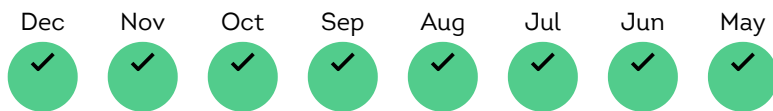
2017



2016



2015



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## CITI AUTO

**Industry:** Finance or Personal

**Loan Type:** Automobile

**Loan Terms:** Installment 072 Monthly

**Account Type:** Joint account

**Opened:** 02/15

**Verified:** 08/18

**Closed:** 08/18

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** N/A

**Payment Amount:** \$228

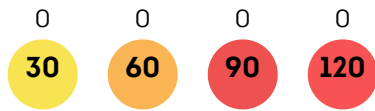
**Status:** Paid or paying as agreed

**Remarks:** Closed

**Notes:** Automated Account

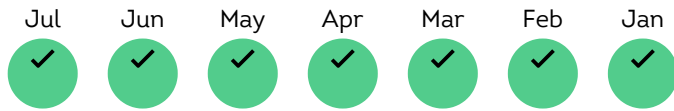
**Payment History Summary**

(41 months)



## Payment History

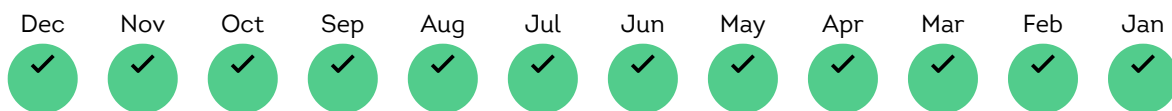
2018



2017



2016



2015



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## CEDARHILLNBK

**Industry:** Department/Variety and Other Retail

**Loan Type:** Charge Account

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 09/14

**Verified:** 02/18

**Closed:** 02/18

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$250

**Payment Amount:** N/A

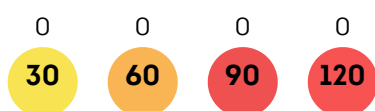
**Status:** Paid or paying as agreed

**Remarks:** Closed

**Notes:** Automated Account

**Payment History Summary**

(40 months)



# Payment History

2018

Jan

N/A

2017

Dec

Nov

Oct

Sep

Aug

Jul

Jun

May

Apr

Mar

Feb

Jan

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

2016

Dec

Nov

Oct

Sep

Aug

Jul

Jun

May

Apr

Mar

Feb

Jan

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

✓

2015

Dec

Nov

Oct

Sep

Aug

Jul

Jun

May

Apr

Mar

Feb

Jan

✓

✓

✓

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

N/A

2014

Dec

Nov

Oct

N/A

✓

✓

---

## SEARS/CBNA

**Industry:** Banks

**Loan Type:** Credit Card

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 02/97

**Verified:** 12/17

**Closed:** 09/12

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$15,000

**Payment Amount:** N/A

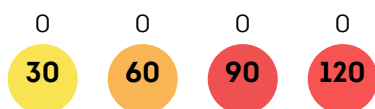
**Status:** Paid or paying as agreed

**Remarks:** Account closed by credit grantor

**Notes:** Automated Account

**Payment History Summary**

(48 months)

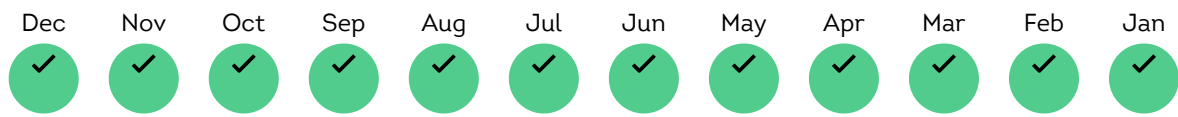


## Payment History

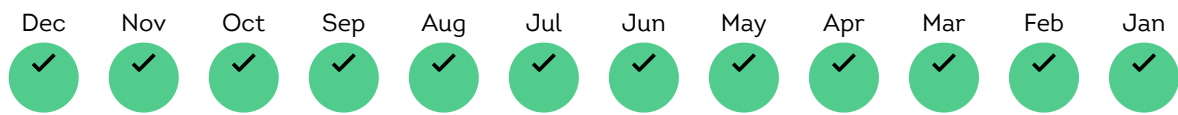
2017



2016



2015



2014



2013



## CHASE CARD

**Industry:** Banks

**Loan Type:** Credit Card

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 04/16

**Verified:** 09/17

**Closed:** 09/17

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$4,500

**Payment Amount:** N/A

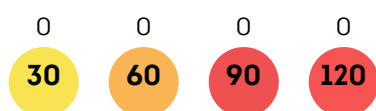
**Status:** Paid or paying as agreed

**Remarks:** Dispute resolved reported by grantor

**Notes:** Automated Account

### Payment History Summary

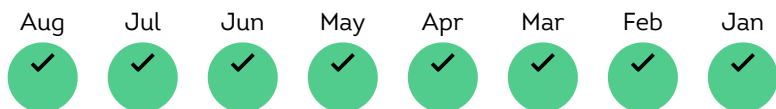
(16 months)



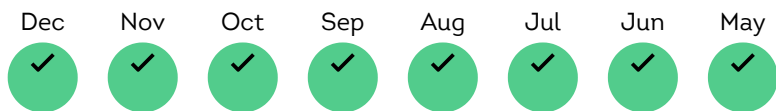
## Payment History

2017





2016



## J DEERE CRDT

**Industry:** Finance or Personal

**Loan Type:** Charge Account

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 02/11

**Verified:** 10/16

**Closed:**

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$3,000

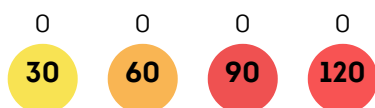
**Payment Amount:** N/A

**Status:** Paid or paying as agreed

**Notes:** Automated Account

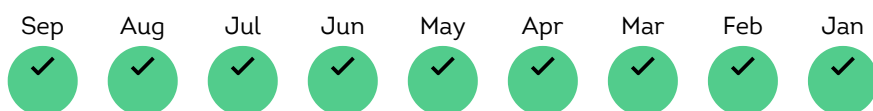
**Payment History Summary**

(39 months)

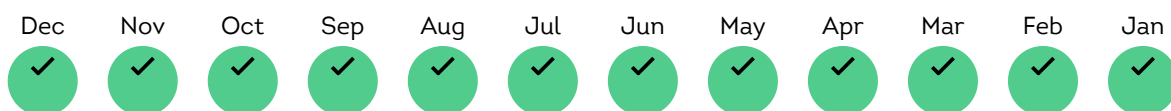


## Payment History

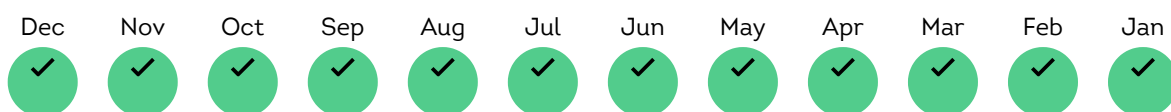
2016



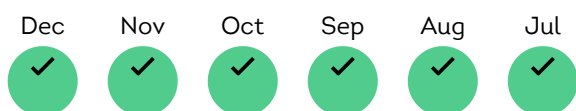
2015



2014



2013



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## CB/BRYHOME

**Industry:** Home/Office Furnishings

**Loan Type:** Charge Account

**Loan Terms:** Revolving MIN

**Account Type:** Individual account

**Opened:** 02/09

**Verified:** 07/15

**Closed:**

**Paid:**

**Balance:** \$47

**Past Due:** N/A

**Credit Limit:** \$400

**Payment Amount:** \$10

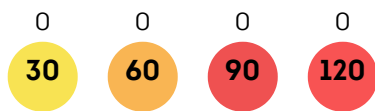
**Status:** Paid or paying as agreed

**Remarks:** Account closed by consumer

**Notes:** Automated Account

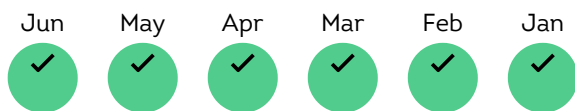
### Payment History Summary

(28 months)



## Payment History

2015



2014



2013



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## CITI

**Industry:** Banks

**Loan Type:** Credit Card

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 07/11

**Verified:** 10/12

**Closed:** 09/12

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$8,100

**Payment Amount:** N/A

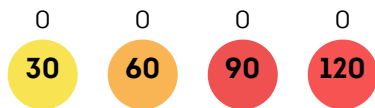
**Status:** Paid or paying as agreed

**Remarks:** Account closed by credit grantor

**Notes:** Automated Account

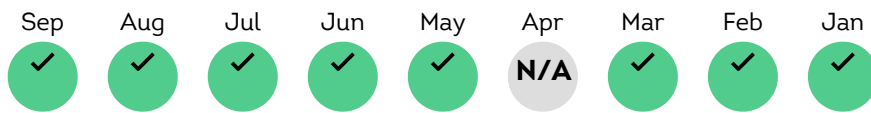
**Payment History Summary**

(13 months)

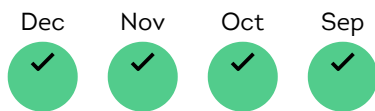


## Payment History

2012



2011



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## CEDARHILLNBK

**Industry:** Department/Variety and Other Retail

**Loan Type:** Charge Account

**Loan Terms:** Revolving

**Account Type:** Individual account

**Opened:** 10/09

**Verified:** 05/12

**Closed:** 05/12

**Paid:**

**Balance:** N/A

**Past Due:** N/A

**Credit Limit:** \$400

**Payment Amount:** N/A

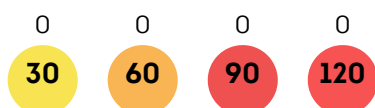
**Status:** Paid or paying as agreed

**Remarks:** Closed

**Notes:** Automated Account

**Payment History Summary**

(30 months)



## Payment History

## 2012

Apr Mar Feb Jan  
N/A N/A N/A N/A

## 2011

Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan  
N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

## 2010

Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan  
N/A N/A N/A N/A N/A N/A N/A N/A N/A ✓ ✓ ✓

## 2009

Dec Nov  
✓ ✓

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## Inquiries

Date	Name	Kind of Business
11/02/2021	TU TEST	Miscellaneous
04/27/2021	SYNCB/SHOPHO	Finance or Personal

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## Public Records

### Bankruptcies

**Date Reported:**

**Case #:** 2X0X2X4X2

**Court Type:** Federal District

**Court Location:** GREENEVILLE, TN

**Date Settled:**

**Type:** Chapter 7 bankruptcy filing

**Attorney:** ATTORNEY X

**Account Type:** Individual account

**Plaintiff:**

**Kind of Business:** Miscellaneous

**Liability:**

**Asset Amount:**

**Member Code:** 05100376

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# A Summary of Your Rights Under the Fair Credit Reporting Act

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552.

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).

For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore), or write to: Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552.

- 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](http://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](http://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](http://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).
- CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE. You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- 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. You may also have the right to file suit under state law.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

## **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 20552

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

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

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

3. Air carriers

Asst. General Counsel for Aviation Enforcement & Proceedings  
Aviation Consumer Protection Division  
Department of Transportation  
1200 New Jersey Avenue, S.E  
Washington, DC 20590  
1-202-366-1306

4. Creditors Subject to Surface Transportation Board

Office of Proceedings, Surface Transportation Board  
Department of Transportation

395 E Street, S.W.  
Washington, DC 20423

5. Creditors subject to Packers and Stockyards Act, 1921

Nearest Packers and Stockyards Administration area supervisor

6. Small Business Investment Companies

Associate Deputy Administrator for Capital Access  
United States Small Business Administration  
409 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