

Muskegon Federal Credit Union
Your Credit Report 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 information about whether you pay your bills on time and how much you owe to creditors.</p>
<p>How did we use your credit report?</p>	<p>We used the information from your credit report to set the terms of the credit we are offering you, such as the Annual Percentage Rate.</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?</p>	<p>You have the right to dispute any inaccurate information in your credit report.</p> <p>If you find mistakes on your credit report, contact TransUnion, which is the consumer reporting agency from which we obtained your credit report.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<p>How can you obtain a copy of your credit report?</p>	<p>Under Federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report, contact TransUnion:</p> <p><i>By telephone:</i> Call toll-free: 1-800-888-4213</p> <p><i>By mail:</i> Mail your written request to: P.O. Box 1000 2 Baldwin Place Chester, PA 19022</p> <p><i>On the web:</i> Visit www.transunion.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 Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>
<p>Your credit score</p>	<p>Score: _____ Date: _____</p> <p>Source: TransUnion</p>
<p>What you should know about credit scores</p>	<p>Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how your credit history changes.</p>
<p>The range of scores</p>	<p>Scores range from a low of 300 to a high of 850.</p>
<p>Key factors that adversely affected your credit score</p>	<ol style="list-style-type: none"> 1. 2. 3. 4. 5.