

Helpful Information about Your Credit Report

CSC and Equifax

Operating in 15 Midwestern and Central States, CSC Credit Services is the largest independent consumer reporting agency in the United States that provides Equifax products and services.

How to Get a Copy of Your Credit Report

Requests for a copy of your CSC credit file can be made online at www.csccredit.com or by mail to:

CSC Credit Services
Consumer Assistance Center
PO Box 619054
Dallas, Texas 75261-9054
(800) 759-5979

CSC Credit Services
Fraud Victim Assistance
PO Box 619046
Dallas, Texas 75261-9046
(800) 525-6285

www.csccredit.com

If you believe you are a fraud victim, please call 1-800-525-6285 to have a fraud alert added to your CSC Credit File.

You may request a free copy of your CSC credit file if:

- You were denied credit, insurance or employment in the past 60 days based on your CSC or Equifax credit file. When requesting your CSC credit report include a copy of the letter of denial or the name of the company to which you applied.
- You are a victim of identity theft or fraud
- You certify that you are on government assistance
- You certify that you are currently unemployed and seeking employment

Fees

If you are not eligible for a free credit file fees may apply.

States with no fees:

California	Massachusetts	Vermont
Colorado	Maryland	
Georgia	New Jersey	

States with a \$5.00 fee:

Connecticut

States with a \$3.00 fee:

Maine	Minnesota
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Credit reports in all other states are \$10.00.

Annual Credit Report

You are entitled to receive one free credit file disclosure every 12 months from each of the nationwide consumer credit reporting companies – Equifax, Experian and TransUnion. The free credit file can be requested through www.annualcreditreport.com or by phone at 1.877.322.8228.

Dispute Process

Disputes about your CSC credit file can be made online at www.csccredit.com or by mail to:

CSC Credit Services
Consumer Assistance Center
PO Box 619054
Dallas, Texas 75261-9054
(800) 759-5979
www.csccredit.com

You will not receive confirmation that CSC received your dispute. Please be aware that completion of the dispute process can take up to 30 days from the date of receipt of your dispute in our office. Within five days of completion of the investigation of your dispute, the results of the investigation of your dispute, including a current copy of your consumer report, will be sent to you by CSC via US First Class Mail. The consumer report will include contact information for any future correspondence.

You will need to include the following information with any dispute sent to CSC including any follow up to your dispute. This information must be provided for **each** dispute sent to CSC, even if you have provided the information in a previous dispute.

- Full name including suffix
- Current address and any former address within the last five years
- Social Security number
- Date of birth
- The complete company name and account number for the item that you are disputing
- All information or documentation that supports your dispute

To protect you and your identity, our Web site does not allow you to dispute identifying information such as your name, address, Social Security number, or date of birth. You must submit requests to update or change your identifying information in writing to:

CSC Credit Services
Consumer Assistance Center
PO Box 619054
Dallas, Texas 75261-9054
(800) 759-5979

At what point can I speak with a CSC representative about the contents of my credit report?

You must have a current CSC credit report in your possession in order to speak with a CSC representative on the phone. Your current CSC credit report will have the toll-free phone number where you can reach a CSC representative. For your convenience, we provide answers to the most frequently asked questions on our website at csccredit.com.

Identity Theft and Fraud

Victims of identity theft or fraud can add a written fraud alert statement to their CSC credit file by making a request by mail, or by contacting CSC at 1.800.525.6285.

Monday – Thursday CSC direct Fraud line 1-800-272-9281.

To protect your identity, to update your fraud alert statement, including the telephone numbers listed in the fraud alert, or to remove the fraud alert statement from your credit file, you must send us acceptable documentation. The documents you provide must contain your name, address, photo ID and Social Security number. Please submit **two** forms of identification from the following list:

- Drivers license
- Utility bill
- Lease agreement
- Bank or insurance statement
- Social security card
- W-2 Tax Form
- Insurance card
- Military ID card

To request a Fraud Alert statement or to update your current Fraud Alert statement, the mailing address/phone number is:

CSC Credit Services
P.O. Box 619046
Dallas, TX 75261-9046
1.800.272.9281

Security Freeze

Under several state laws, residents may request that a consumer reporting agency place a “security alert” or “security freeze” on their personal consumer credit file.

The security alert, also known as a “fraud alert”, flags the consumer credit file indicating that the consumer’s identity may have been used without the consumer’s consent to fraudulently obtain goods or services in the consumer’s name.

The “security freeze” prohibits a consumer reporting agency from releasing a consumer file relating to the extension of credit involving that consumer without the express authorization of the consumer.

Security freeze requests must be sent via certified mailed to:

CSC Credit Services
Security Freeze
P.O. Box 674438
Houston, TX 77267-4438

Active Duty Alert

Upon the direct request of an active duty military consumer, or an individual acting on behalf of or as a personal representative of such consumer, an active duty alert will be added to the consumer's file for 12 months and excludes the consumer from prescreened lists for 2 years (unless the consumer or representative requests that it be removed earlier.) Appropriate proof of identity of the requester will be required. The documents you provide must contain your name, address, a photo ID and social security number. Please submit **two** forms of identification from the following list:

- Drivers license
- Utility bill
- Lease agreement
- Bank or insurance statement
- Social security card
- W-2 Tax Form
- Insurance card
- Military ID card

Duration of Information on a Credit Report

Under the Fair Credit Reporting Act, accounts that are paid as agreed with the creditor can remain on your credit file for up to ten years from the date of last activity. Derogatory information can remain on your credit file up to seven years from the date of first delinquency that led up to the charge off, collection, repossession or foreclosure.

Exceptions:

- Bankruptcy Chapters 7 and 11 remain on the credit file 10 years from the date filed.
 Chapter 13 dismissed or no disposition rendered remains on the credit file 10 years from the date filed.
- Liens Unpaid tax liens remain on the credit file indefinitely.
 Paid tax liens remain on the credit file for up to 7 years from the date released.
- Judgments Judgments remain on the credit file 7 years from the date filed.

Helpful Information

Fair Credit Reporting Act – www.ftc.gov or 1.877.382.4357

Social Security Administration – www.ssa.gov or 1.800.772.1213

Credit Score – www.myfico.com or 1.800.777.2066

Your credit score is a number based on the information in your credit file that shows how likely you are to pay a loan back on time – the higher your score, the less risk you represent. The credit score that most lenders use is called a FICO® score. Your FICO score helps a lender determine whether you qualify for a loan and what interest rate you'll pay. FICO scores are calculated from credit data in your credit report that can be grouped into five categories: Payment History, Amounts Owed, Length of Credit History, New Credit, and Types of Credit Used. Lenders also look at your income, employment history, and credit history. A score is a snapshot of your risk at a particular point in time and changes as new information is added to your file.

Opt Out Information

To opt out of receiving prescreened offers of credit, call 1.888.567.8688. Please be sure to call from the telephone number you wish to register. You may also opt out of receiving prescreened credit offers online at www.optoutprescreen.com.

National Do Not Call List

You can register free with the National Do Not Call Registry online at www.donotcall.gov or call toll-free 1.888.382.1222 from the number you wish to register.

For more consumer credit information visit – www.ftc.gov