

IBMSECU

IBM Southeast Employees' Credit Union
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RISK-BASED PRICING NOTICE

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| BORROWER'S NAME AND ADDRESS | DATE |
| | LOAN NUMBER |
| | MEMBER NUMBER |

Your Credit Report and the Price You Pay for Credit

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| What is a credit report? | 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. |
| How did we use your credit report? | <p>We used 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> |
| What if there are mistakes in your credit report? | <p>You have a right to dispute any inaccurate information in your credit report.</p> <p>If you find mistakes on your credit report, contact the Credit Bureau checked below, 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> |
| How can you obtain a copy of your credit report? | <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:</p> <p style="text-align: center;"><i>Credit Reporting Agency: EXPERIAN</i></p> <p><i>By telephone:</i> Call toll-free: 888-397-3742</p> <p><i>By mail:</i> Mail your written request to: P.O. Box 2002 Allen, TX 75013</p> <p><i>On the web:</i> Visit: www.experian.com</p> <p style="text-align: center;"><i>Credit Reporting Agency: TRANSUNION</i></p> <p><i>By telephone:</i> Call toll-free: 800-888-4213</p> <p><i>By mail:</i> Mail your written request to: P.O. Box 1000 Chester, PA 19022-2000</p> <p><i>On the web:</i> Visit: www.transunion.com</p> <p style="text-align: center;"><i>Credit Reporting Agency: EQUIFAX</i></p> <p><i>By telephone:</i> Call toll-free: 800-685-1111</p> <p><i>By mail:</i> Mail your written request to: P.O. Box 740241 Atlanta, GA 30374</p> <p><i>On the web:</i> Visit: www.equifax.com</p> |
| How can you get more information about credit reports? | For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore . |

Your Credit Score and Understanding Your Credit Score

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| Your credit score | _____ Source: _____ Date: _____ _____ _____ _____ |
| What you should know about credit scores | Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you. Your credit score can change, depending on how your credit history changes. |
| The range of scores | Scores range from a low of _____ to a high of _____ . |
| Key <u>factors</u> that adversely affected your credit score | 1. 2. 3. 4. If checked, the number of inquiries was also a key factor adversely affecting your credit score. |
| How can you get more information about your credit score? | If you have any questions regarding your credit score, please contact the consumer reporting agency listed above. |

If you applied for credit with a co-borrower or co-signer/guarantor, their credit score(s) may have affected the rate you have received. We are prohibited by law from disclosing a co-borrower's or co-signer/guarantor's credit score to you; co-borrowers will receive separate Risk-Based Pricing Notices.