

## RISK-BASED PRICING NOTICE WITHOUT A CREDIT SCORE

### Your credit report(s) and the price you pay for credit CREDITOR:

#### 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 creditors.

#### How did we use your credit report (s)?

We used information from your credit report(s) to set the terms of the credit we are offering you such as the Annual Percentage Rate/down payment.

The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories

#### What if there are mistakes in your credit report?

You have a right to dispute any inaccurate information in your credit report(s)

If you find mistakes on your credit report(s), contact Experian, which is the consumer reporting agency from which we obtained your credit reports

It is a good idea to check your credit report(s) to make sure the information is accurate

#### How can you obtain a copy of your credit report(s)?

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

Experian: By telephone call toll free: 1-888-397-3742

Mail: Mail your written request to:

Experian  
P O Box 9530  
Allen, TX 75013

KCB Info Services toll free: 888-852-2574

Mail your written request to

KCB Info Services  
11 N. 6th St. Suite A  
Pekin, IL 61554

#### How can you get more information about credit reports?

For more information about credit reports and your rights under federal law visit the Federal Reserve Board's web site at [www.federalreserve.gov](http://www.federalreserve.gov), or the Federal Trade Commission's web site at [www.ftc.gov](http://www.ftc.gov)