

RISK-BASED PRICING NOTICE WITH NO CREDIT SCORE RETURNED

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

CREDITOR:

YOUR CREDIT SCORE

YOUR CREDIT SCORE

Your credit score is not available from Experian, which is a consumer reporting agency, because they may not have enough information about your credit history to calculate a score

WHAT YOU SHOULD KNOW ABOUT CREDIT SCORES

A credit score is a number that reflects the information in 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.

A credit score can change, depending on how a consumer's credit history changes.

WHY CREDIT SCORES ARE IMPORTANT

Credit scores are important because consumers who have high credit scores generally will get more favorable terms.

Not having a credit score can affect whether you can get a loan and how much you will have to pay for that loan.

CHECKING YOUR CREDIT REPORT

WHAT IF THERE ARE MISTAKES IN YOUR CREDIT REPORT?

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

It is a good idea to check your credit report to make sure the information it contains is accurate.

HOW CAN YOU OBTAIN A COPY OF YOUR CREDIT REPORT?

Under federal law, you have the right to obtain a copy of your credit report(s) from each of the nationwide consumer reporting agencies once a year

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

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, or the Federal Trade Commission's web site at www.ftc.gov