



**Cabrillo Credit Union**  
**Your Credit Report and the Price You Pay for Credit**

<b>What is a credit report?</b>	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.
<b>How did we use your credit report?</b>	We used information from your credit report 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.
<b>What if there are mistakes in your credit report?</b>	You have a right to dispute any inaccurate information in your credit report.  If you find mistakes on your credit report, contact TransUnion, which is the consumer reporting agency from which we obtained your credit report.  It is a good idea to check your credit report to make sure the information it contains is accurate.
<b>How can you obtain a copy of your credit report?</b>	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:  By telephone: Call toll free: 800-888-4213  By mail: Mail your written request to: TransUnion P.O. Box 1000 Chester, PA 19022  On the web: Visit <a href="https://www.transunion.com">https://www.transunion.com</a>
<b>How can you get more information about credit reports?</b>	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

**Your Credit Score and Understanding Your Credit Score**

<b>Your credit score</b>	Score:  Source: <b>TransUnion</b> Date:
<b>What you should know about credit scores</b>	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.
<b>The range of scores</b>	Score range from a low of <b>300</b> to a high of <b>850</b>
<b>Key factors that adversely affected your credit score</b>	