



Informational Materials Regarding Your Credit Report Including How to Dispute Errors or Incorrect Information

The Fair Credit Reporting Act, which is enforced by the Federal Trade Commission, gives you specific rights in dealing with credit reporting agencies. It protects you by requiring credit bureaus to furnish accurate and complete information to businesses when they evaluate your applications for credit, insurance or a job.

Order Your Credit Report for Free

Once a year, you can receive a free copy of your credit report from www.AnnualCreditReport.com. Additionally, the following websites might be helpful in understanding the process, and why it is important to check your credit report:

www.ftc.gov/freereports

<http://www.consumer.ftc.gov/media/video-0060-your-source-truly-free-credit-report-annualcreditreportcom>

How to Dispute Errors or Incorrect Information on Your Credit Report

If you suspect you might be a victim of identity theft (which includes a bankruptcy proceeding appearing on your credit report that is not yours), follow the steps outlined at the following FTC website:

<http://www.consumer.ftc.gov/articles/pdf-0038-how-to-dispute-credit-errors.pdf>

You can also report bankruptcy fraud at

<http://www.justice.gov/ust/eo/fraud/index.htm>

The United States Bankruptcy Court offers self-help guidance. For more information visit <http://www.cacb.uscourts.gov/dont-have-attorney>