Money Wi$e
A Consumer Action-Capital One Financial Education Project

“Building and Keeping Good Credit” Seminar Lesson Packet

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6. Equifax Sample Credit Report (3 pages) (Note: These pages are not numbered in sequence.)

7. Experian sample credit report (3 pages) (Note: These pages are not numbered in sequence.)
BUILDING AND KEEPING GOOD CREDIT
Seminar Lesson Plan

Course Purpose:
• To provide workshop participants with an understanding of what credit is and the impact of credit on one’s financial status
• To provide participants with skills for establishing and maintaining good credit

Course Objectives: By the end of the training participants will understand:
• How credit can impact an individual’s financial status
• The importance of good credit
• How to establish credit
• How to maintain good credit
• How to request and read a consumer credit report
• What credit scoring is
• What their rights as borrowers are

Materials:
Participant’s folder, which includes:
• “Good Credit” pamphlet
• Sample credit reports from credit reporting agencies (CRAs)
• Credit Evaluation Worksheets (set of four sample profiles)
• Credit Self-Evaluation Worksheet
• Evaluation of Good Credit Seminar

For trainer:
• “Good Credit” Leader’s Guide
• Participant’s folder
• Easel, paper and pens

Seminar Duration: There will be two sessions of two hours each. Each two hour session will include a 20-minute break.
## Training Overview

### First Session (Two Hours)

<table>
<thead>
<tr>
<th>Suggested Time Allotment</th>
<th>Segment</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 mins.</td>
<td>Welcome &amp; Training Overview</td>
</tr>
<tr>
<td>10 mins.</td>
<td>Group Introductions</td>
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<tr>
<td>20 mins.</td>
<td>Good Credit</td>
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<td>20 mins.</td>
<td>Break</td>
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<tr>
<td>30 mins.</td>
<td>Establishing Credit</td>
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<tr>
<td>30 mins.</td>
<td>Credit Reports</td>
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</tbody>
</table>

### Second Session (Two Hours)

<table>
<thead>
<tr>
<th>Suggested Time Allotment</th>
<th>Segment</th>
</tr>
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<tbody>
<tr>
<td>30 mins.</td>
<td>Review of Sample Credit Reports</td>
</tr>
<tr>
<td>15 mins.</td>
<td>Know Your Rights</td>
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<tr>
<td>20 mins.</td>
<td>Break</td>
</tr>
<tr>
<td>30 mins.</td>
<td>Credit Evaluation Activity</td>
</tr>
<tr>
<td>20 mins.</td>
<td>Question and Answers</td>
</tr>
<tr>
<td>5 mins.</td>
<td>Wrap-Up and Evaluation</td>
</tr>
</tbody>
</table>
First Session (Two Hours)

(Note: Before conducting the training, familiarize yourself with the “Good Credit” fact sheet and Leader’s Guide.)

Welcome & Training Overview (10 mins.)

Welcome participants and review the purpose of the seminar and the day’s agenda. Hand out folders to participants.

Group Introductions (10 mins.)

Ask participants to introduce themselves and say what they hope to get out of the seminar.

(This activity is designed to serve as a brief icebreaker to help workshop participants get to know each other and feel more comfortable, and to give you an idea of what participants’ expectations are.)

Good Credit (20 mins.)

Encourage the group to discuss and define good credit and what it means to each person. (See Leader’s Guide, page 1.) Direct attention to the “Good Credit” fact sheet in participants’ folders.

Questions to generate discussion:
- What is credit?
- What does it mean to have good credit?
- What does it mean to have bad credit?
- What can good credit help you to do?

TIP: Write down this list on easel pad:
- Buy a home
- Get a job
- Get telephone service
- Rent an apartment
- Spread out payments for big items (furniture, electronics, etc.)
- Finance an automobile
- Qualify for insurance
- Get a loan
- Obtain a credit card

Break (20 mins.)

Announce a 20-minute break.

Establishing Credit (30 mins.)

Review ways consumers can build credit and why consumers are turned down for credit. (See Leader’s Guide, page 9.)
Questions to generate discussion:
• How does a person get credit?
• Do you know if you have a credit history?
• Why are people turned down for credit?
• Is there a way to find out why you have been turned down for credit?

Ideas on how to establish credit (see Leader’s Guide, pages 9-10):
• Opening a bank account
• Working with a local bank officer
• Finding a co-signer
• Applying for a secured credit card

Also review the issues associated with:
• High-cost “unsecured” credit cards (see brochure)
• Optional credit card services (e.g. credit insurance) (see brochure)
• Marriage, divorce and credit (see Leader’s Guide, page 13)

Reasons for being denied credit (see brochure and Leader’s Guide, page 2):
• No credit history
• Fraud (see brochure and Leader’s Guide, page 15)
• Past credit mistakes or mismanagement of credit (see brochure and Leader’s Guide, page 2)
• Too much credit or debt (see brochure)

Talk about how to get a free credit report if you have been turned down for credit (see Leader’s Guide page 8).

Credit Reports (30 mins.)

Ask participants to take out the sample credit reports in their folders. Using the samples, lead a discussion to help participants understand credit reports. (also see Leader’s Guide, page 3.)

Review:
• What’s in a credit report (see brochure.)
• How to get a copy of your credit report, and how often to get it (once a year) (see Leader’s Guide, page 4)
• Who can request a copy of your credit report (see Leader’s Guide, page 4)
• What’s not included in your report (see Leader’s Guide, page 3)
• Who does not have a credit report on file (see Leader’s Guide, page 4)
Session Two (Two Hours)

Review of Sample Credit Reports (30 mins.)

(Leader preparation: Review sample credit reports and attachments.)

Ask participants to take the three sample credit reports from Equifax, Experian and Trans Union from their folders.

Review the sample reports with the group. Point out the differences in the three credit reporting agencies’ reports. Talk about:

- How to review the personal identification information for accuracy.
- Potentially negative items shown on the sample reports.
- One-hundred word statement. (see Leader’s Guide, page 6)

Know Your Rights (15 mins.)

Explain the borrower’s credit rights. (see Leader’s Guide, pages 17-19) Discuss the following rights in detail:

- Right to see what is in your report
- Right to have an accurate report
- Right to have mistakes corrected
- Right to tell your side of the story
- Right to know who has seen your report

Filing a dispute (see Leader’s Guide, pages 6-7)

- Contacting credit bureaus
- Correcting inaccurate credit information
- 100-word statement

Reporting fraud (see Leader’s Guide, pages 15-16)

- You may need to fill out a police report
- Credit reporting agencies have a special 1-800 number to call if you are a victim of fraud

TAKE-HOME ACTIVITY: Point out the “Credit Self-Evaluation Worksheet” to participants. Suggest that they take it home to work on.

Break (20 mins.)

Announce a 20-minute break

Credit Evaluation Activity (30 mins.)

Ask participants to break into four groups and take out the Credit Evaluation Worksheets from their folders.
Participants will review sample credit profiles and discuss reasons why the potential applicant may or may not be approved for credit or a loan. Each group will choose a spokesperson to explain why they approved or rejected each request for credit.

After about 15 minutes, ask the groups to come back together and ask each spokesperson to explain their groups’ decisions.

(In the discussion that results, be sure to emphasize that there is no “perfect” credit profile. Each person’s credit report is different and each lender has different rules for granting credit. Even if your credit is not perfect, you may find a lender who will work with you.)

Questions and Answers (20 mins.)

Open the floor to questions. The Leader’s Guide is written in Q&A format to help you anticipate frequently asked questions.

Wrap Up and Evaluation (5 mins.)

Congratulate participants on their attention and participation in the day’s training. Ask them to fill out the Seminar Evaluation Form and leave it with you on their way out.
Credit Self-Evaluation

How does your credit stack up?

1. Have you ever had a credit card or a loan of any kind from a bank or finance company?

   If you have had a credit card or a loan from a financial institution, you probably have a credit record on file with one or all of the three major credit reporting agencies.

2. In the past seven years, were you ever late with your credit cards or loan payments?

   If the payment was just a few days late it might not show up as a negative mark on your credit report.

   If the payment is more than 30 days late it probably shows up on your credit report and could negatively affect your credit. If you’ve had only one late payment in many months and otherwise pay on time, the negative effect on your credit will be lessened.

   If the payment is more than 60 days late, or if you have more than late payment in six months, it could seriously affect your credit.

3. Have you ever been contacted by a collection agency about an overdue bill?

   If you have debts that you did not pay, the company you owe money to might turn your account over to collection. If the collection agency reported your debt to the credit reporting bureaus, it will have a negative effect on your credit.
4. Are the total balances on all your credit cards more than 50% of your total lines of credit? ____________________________

While credit card issuers like consumers who carry a balance and pay on time, they often frown on you when you let outstanding balances get close to the credit limit. If you have accessed more than 50% of the total credit available to you, you may have trouble being approved for new credit.

5. In the past 10 years, have you ever filed bankruptcy? ____________________________

Most lenders see a past bankruptcy as a reason to deny you credit. However, there are some lenders and secured credit card issuers who will consider you if your bankruptcy was discharged more than a year ago.

So, what does all this mean to me?

• If you have had credit in the past and handled it responsibly, you probably have good credit.

• If you have late payments, high balances and/or a bankruptcy, you probably will find it difficult to get new credit until you pay down the balances and establish at least a year’s worth of on-time payments.

My ideas for building a better credit history: ____________________________

______________________________

______________________________

______________________________
Credit Evaluation Worksheets

This series of four credit profiles is to be used by participants during a break-out session. These worksheets will help participants consider the credit histories of different people and how their lack of credit or past use of credit affects them.

Instructions to trainer:
Ask participants to organize into small groups and take out the Credit Evaluation Worksheet from their folders.

Participants will review sample credit profiles and discuss reasons why the applicants may or may not be approved for credit or a loan. Ask the groups to choose a spokesperson to explain why they approved or rejected each credit request.

After about 15 minutes, call the groups back together. Ask the spokespeople to explain their group’s decisions. In the discussion that results, emphasize that there is no “perfect” credit profile. Each person’s credit report is different and each lender has different rules for granting credit. Even if your credit is not perfect, you may find a lender who will work with you.
Credit Profile: Lupita
Lupita, 47, got her first credit card when she was 25. She always pays her bills on time. Lupita currently has 4 credit cards:

- A bank credit card. On this card, she carries a current balance of $2,200.
- A department store card. There is no balance on the card. Lupita usually uses it only at Christmas and pays the balance in full.
- A gasoline company card. Lupita uses this card to buy all her gas. She pays the balance in full every month.
- A frequent flyer card. Lupita uses it to pay for all her day-to-day expenses, totaling about $2,000 per month, and pays the balance in full on each due date.

In addition, Lupita has the following credit accounts:

- Her $175,000 fixed-rate mortgage. The monthly payment is $1,467.
- A $27,000 car loan. Her monthly payment is $325.
- A $40,000 loan for her daughter’s college tuition. The monthly payment is $480.

Lupita is an upper manager at a phone company. She has worked there for 22 years. Her annual salary is $80,000.

Lupita wants to finance a new $23,000 car for her daughter.

Do you think Lupita will get the loan? ☐ Yes ☐ No

Why do you think Lupita will / will not get her second car loan?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Score Lupita’s credit:  Poor  Passable  Good  Excellent
Credit Profile: Hai Ying
Hai Ying, 22, just graduated from a two-year computer school. After high school, Hai Ying lived with her parents and worked as a waitress while she saved enough to pay for computer school.

Hai Ying has never had a credit card.

Hai Ying was hired for an entry level position (salary $25,000 per year) at a computer company in a nearby city. She found an apartment to rent for $475 per month. The landlord checked Hai Ying’s credit with a national credit reporting agency. He told her that she did not have a credit history on file. He suggested that she ask her parents to co-sign the lease. Her parents agreed.

Hai Ying’s employer asked her to travel for work. Hai Ying’s company does not have company credit cards—all employees must charge travel expenses on their personal credit cards and the company will reimburse them.

Hai Ying decided to apply for a credit card.

Do you think Hai Ying will be approved for a credit card?  □ Yes  □ No

Can you suggest other ways for Hai Ying to get a credit card?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Score Hai Ying’s credit:  Poor  Passable  Good  Excellent
Credit Profile: Henry

Henry, 33, has been married and divorced twice. He has two children from each marriage. Henry has had a good job as an auto mechanic since he was 20. He makes $35,000 per year.

At the time of Henry’s second divorce, he had built a good credit history and had four credit cards. On two cards, he owed balances totaling $1,100.

Henry always made his child support payments on time. But when his second wife moved away, Henry received a notice from family court in another state that his paycheck would be garnished for the child support payments.

One day on the job, a car jack collapsed and Henry’s foot was badly injured. He went on disability leave. Henry managed to pay the minimum payments on his credit cards and his child support obligations. But he could not afford his car payments and his car was repossessed.

Henry did not go back to work for almost a year. When he did, he took the bus to work for a while. Then he decided to apply for a $6,000 loan to buy a decent used car.

Do you think Henry’s car loan will be approved? ☐ Yes ☐ No

How do you think Henry’s personal troubles affected his credit?

Score Henry’s credit: Poor Passable Good Excellent
Credit Profile: Carolyn
Carolyn, 24, recently graduated from a state university. During her college years, Carolyn had four credit cards and used them to buy many items she did not have the money for. Often Carolyn was late with the payments on her card by a few days. A couple of times she missed one payment entirely and paid it 60 days after it was due.

When Carolyn left college, she had combined balances of $3,000 on her credit cards.

Carolyn works at a bank, earning $50,000. She learns that she could finance her own one-bedroom condominium for about the same amount she pays in rent each month.

Carolyn has a $30,000 inheritance from her grandmother that she can use as a down payment on a condo. After looking at places for a month or two, Carolyn finds a $125,000 condo that she wants to buy. She fills out all the paperwork required by the mortgage lender and waits to hear if she is going to get the home loan.

Do you think Carolyn will get her mortgage?  □ Yes  □ No

In what ways could Carolyn have handled credit more responsibly?

Score Carolyn’s credit:  Poor  Passable  Good  Excellent
Evaluation of the MoneyWi$e Good Credit Seminar

Thanks for attending!

Before you leave today, please help us improve future presentations by giving us your opinion of today’s MoneyWi$e seminar.

Circle the number that reflects your feelings about each statement:

1 = Strongly Agree  
2 = Agree  
3 = Disagree  
4 = Strongly Disagree

I learned ways to build a healthy credit history.  
1  2  3  4

I have a better understanding of what a credit report is and why it is important.  
1  2  3  4

I have a better understanding of my rights as a borrower.  
1  2  3  4

The instructor was well informed.  
1  2  3  4

The materials I was given are easy to read and understand.  
1  2  3  4

I would like to attend another class like this.  
1  2  3  4

What else would you like to tell us about how we could improve future seminars?

__________________________________________________________________________  
__________________________________________________________________________  
__________________________________________________________________________

Thank you for giving us your thoughts.
YOUR TRANS UNION FILE NUMBER: 93DJ4160-607

DATE THIS REPORT PRINTED: 05/10/2001

SOCIAL SECURITY NUMBER: 333-62-4567

YOU HAVE BEEN IN OUR FILES SINCE: 04/1993

CONSUMER REPORT FOR:

DUCK, DONALD
1313 SMALL WORLD DR
SAN DIEGO, CA 92126

FORMER ADDRESSES REPORTED:

1234 TOONTOWN, ANAHEIM, CA 92802

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

D&B FINL                 1003102017001      OPEN ACCOUNT
>PLACED FOR COLLECTION<
VERIF'D  09/2000   BALANCE:         $40    INDIVIDUAL ACCOUNT
OPENED   10/1998   MOST OWED:       $40    CONTINENTAL TANS INC
CLOSED   02/1995  >PAST DUE:        $40<
>STATUS AS OF 02/1995: COLLECTION ACCOUNT<

GOODYEAR/HSB             # 1234567890        REVOLVING ACCOUNT
VERIF'D  01/1995   BALANCE:        $100    INDIVIDUAL ACCOUNT
OPENED   04/1992
>PAST DUE:        $45<
>STATUS AS OF 01/1995: 30 DAYS PAST DUE<

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

MACYW/GECCCC             # 575720583340      OPEN ACCOUNT
CHARGE ACCOUNT
UPDATED  11/2000   BALANCE:          $0    AUTHORIZED ACCOUNT
OPENED   11/1998   MOST OWED:        $0
CLOSED   02/2000
STATUS AS OF 02/2000: PAID OR PAYING AS AGREED
IN PRIOR  1 MONTH  FROM DATE CLOSED NEVER LATE
REPORT ON DUCK, DONALD  

SOCIAL SECURITY NUMBER: 333-62-4567  
TRANSMISSION UNIT FILE 
NUMBER: 93DJ4160-607 

MACY/W/GECCC UPDATE 11/20  
#517572058320  
REVOLVING ACCOUNT  
CHARGE ACCOUNT 
UPDATED 11/2000  
BALANCE: $0  
AUTHORIZED ACCOUNT 
MOST OWED: $0  
CREDIT LIMIT: $500  
CLOSED 02/2000  
STATUS AS OF 02/2000: PAID OR PAYING AS AGREED  
IN PRIOR 1 MONTH FROM DATE CLOSED NEVER LATE 

BROADWAY  
# 246813579  
REVOLVING ACCOUNT  
VERIF'D 01/1995  
BALANCE: $0  
INDIVIDUAL ACCOUNT 
OPENED 12/1990  
STATUS AS OF 01/1995: PAID OR PAYING AS AGREED 

SEARS  
# 987654321  
REVOLVING ACCOUNT  
VERIF'D 01/1995  
BALANCE: $250  
INDIVIDUAL ACCOUNT  
OPENED 05/1988  
STATUS AS OF 01/1995: PAID OR PAYING AS AGREED 

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR 
INQUIRIES REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS. (NOTE: "TU CONSUMER DISCLOSURE" INQUIRIES ARE NOT VIEWED BY CREDITORS). 

INQUIRY TYPE DATE SUBSCRIBER NAME 
INDIVIDUAL 05/10/2001 TU CONSUMER DISCLOSURE 
INDIVIDUAL 05/01/2001 TU CONSUMER DISCLOSURE 
INDIVIDUAL 06/26/2000 GECS 
INDIVIDUAL 06/22/2000 GECS 
INDIVIDUAL 03/23/2000 VERIZON CELLULAR 
INDIVIDUAL 11/22/1999 TU CONSUMER DISCLOSURE 
INDIVIDUAL 07/23/1999 TU CONSUMER DISCLOSURE 
INDIVIDUAL 05/28/1999 TU CONSUMER DISCLOSURE 

THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER REPORT FOR THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS TRANSACTION WITH YOU. THESE INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT YOU AND WILL NOT AFFECT ANY CREDITOR'S DECISION OR ANY SCORE. 

DATE SUBSCRIBER NAME 
10/2000 SEARS CA & UT ACCOUNTS F 

CONSUMER STATEMENT: ADDING CONSUMER STATEMENTS IS EASY 

SPECIAL MESSAGES: 
INPUT SSN HAS BEEN USED (081) TIMES IN THE LAST (30) DAYS ON DIFFERENT INQUIRIES
IF YOU BELIEVE ANY OF THE INFORMATION IN YOUR CREDIT REPORT IS INCORRECT, PLEASE LET US KNOW. FOR YOUR CONVENIENCE, AN INVESTIGATION FORM IS INCLUDED. PLEASE COMPLETE IT AND MAIL TO:

TRANS UNION CONSUMER RELATIONS
1561 E. ORANGETHORPE AVENUE
FULLERTON, CA 92831-5207
1-800-916-8800

OUR BUSINESS HOURS IN YOUR TIME ZONE ARE:
8:30 A.M. TO 4:30 P.M. EXCEPT MAJOR HOLIDAYS.
MONDAY THRU FRIDAY
### Your Credit Report as of 04/09/2001
This Credit Report is available for you to view for 30 days. If you would like a current Credit Report, you may order another from MyEquifax.

### Personal Data
John Q. Public  
2351 N 85th Ave  
Phoenix, AZ 85037  

Social Security Number: 022-22-2222  
Date of Birth: 1/1/1960

### Previous Address(es):
133 Third Avenue  
Phoenix, AZ 85037

### Employment History
Cendant Hospitality FR  
Location: Phoenix, AZ  
Employment Date: 2/1/1989  
Verified Date: 1/3/2001

Previous Employment(s):
SOFTWARE Support Hospitality Franch

### Public Records
No bankruptcies on file  
No liens on file  
No judgements on file  
No garnishments on file  
No secured loans on file  
No marital statuses on file  
No financial counseling on file  
No foreclosures on file  
No non-responsibility entries on file
**Collection Accounts**

No collections on file.

**Credit Information**

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Account Number and Whose Account</th>
<th>Date Opened</th>
<th>Last Activity</th>
<th>Type of Account and Status</th>
<th>High Credit</th>
<th>Items as of Date Reported</th>
<th>Terms Balance</th>
<th>Past Due</th>
<th>Date Reported</th>
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</thead>
<tbody>
<tr>
<td>AmeriCredit Financial Services</td>
<td>40404XXJOINT ACCOUNT</td>
<td>03/1996</td>
<td>03/2000</td>
<td>Installment REPOSSESSION</td>
<td>$16333</td>
<td>$430 $9077 $120</td>
<td>2/2000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Prior Paying History**

30 days past due 07 times; 60 days past due 05 times; 90+ days past due 03 times

IN Voluntary REPOSSESSION AUTO

| Capital One INDIVIDUAL | 412174147128XXXX | Revolving PAYS AS AGREED | $777 | 15 | $514 | 01/2001 |

**Prior Paying History**

30 days past due 02 times; 60 days past due 1 times; 90+ days past due 00 times

IN Voluntary CLOSED ACCOUNT

| Desert Schools FCU INDIVIDUAL | 423325003406XXOX | Revolving PAYS AS AGREED | $500 | $0 | $0 | 07/1999 |

**Prior Paying History**

30 days past due 02 times; 60 days past due 00 times; 90+ days past due 00 times

IN Voluntary CLOSED ACCOUNT

| Heilig-Meyers Company INDIVIDUAL | 79603000X0XXOX | Revolving PAYS AS AGREED | $1000 | $0 | $0 | 07/1999 |

**Prior Paying History**

30 days past due 02 times; 60 days past due 1 times; 90+ days past due 00 times

IN Voluntary CLOSED ACCOUNT

| Sears INDIVIDUAL | 806050211XXOX | Revolving PAYS AS AGREED | $720 | $0 | $0 | 07/1999 |

**Prior Paying History**

CHARGED

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

| Wells Fargo INDIVIDUAL | 503830275150XXX | Installment PAYS AS AGREED | $17146 | $401 | $4058 | 12/2000 |

**Prior Paying History**

CHARGED

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

https://www.econsumer.equifax.com/webapp/ConsumerProducts/PageFrameServlet?payloadName=pgOnlineSample.jsp
Prior Paying History

Auto

Credit Inquiries

Companies that Requested your Credit File

- 04/29/2001 EFX Credit Report Online
- 06/30/2001 Automotive
- 06/16/2000 AR-Associates National Bank
- 01/18/2000 Desert Schools Federal Cu.
- 01/15/2000 Desert Schools Federal C.U.
- 07/02/1999 Time Life, Inc

The following inquiries are not reported to businesses:
PRM - This is a promotional inquiry in which only your name and address were given to a credit grantor so you could be solicited you with an offer such as a credit card. (PRM inquiries remain on file for 12 months.)
AM or AR - These inquiries indicate a periodic review of your credit history by one of your creditors (AM and AR inquiries remain on file for 12 months.)
EQUIFAX, ACIS or UPDATE - These inquiries indicate Equifax’s activity in response to your contact with us for either a copy of your credit file or a request for research. PRM, AM, AR, INQ, EQUIFAX, ACIS and UPDATE inquiries do not show on credit files that businesses receive, only on copies provided to you.

- Your confirmation number is 109933931. Please keep this number in your records for future communication with us.

Equifax Consumer Services, Inc.
Potentially Negative Items

Credit Items

BNBUS/COMPUSA
Address: P O BOX 15519
WILMINGTON, DE 19850

Account Number: 7001306000461...

Status: open/past due 30 days. $20 past due as of 8-1998.

Date Opened: 10/1997
Reported Since: 10/1997
Date of Status: 08/1998
Last Reported: 08/1998

Type: Revolving
Terms: NA
Monthly Payment: 10
Responsibility: Individual

Status Details: As of 6-2005, this account is scheduled to go to a positive status.

Credit Limit/Original Amount: $3000
High Balance: $3193
Recent Balance: $0 as of 08/30/1998
Recent Payment: 3193

CHEVY CHASE FED SAV BANK
Address: 6202 PRESIDENTS COURT
FREDERICK, MD 21701

Account Number: 5407301009607...

Status: open/past due 60 days. $96 past due as of 8-1998.

Date Opened: 11/1995
Reported Since: 12/1995
Date of Status: 08/1998
Last Reported: 08/1998

Type: Revolving
Terms: NA
Monthly Payment: 131
Responsibility: Joint

Status Details: As of 7-2005, this account is scheduled to go to a positive status.

Credit Limit/Original Amount: $1500
High Balance: $1798
Recent Balance: $0 as of 08/15/1998
Recent Payment: 1798
**CITIBANK PREFERRED VISA**

**Account Number:** 4271382104687...

**Address:** P O BOX 6500
SIOUX FALLS, SD 57117

**Status:** account charged off/past due 150 days. $8,486 written off in 8-1998. $1,538 past due as of 8-1998.

**Status Details:** This account is scheduled to continue on record until 1-2005.

**Date Opened:** 01/1997
**Reported Since:** 01/1997
**Date of Status:** 05/1998
**Last Reported:** 08/1998

**Type:** Revolving
**Terms:** NA
**Monthly Payment:** 0
**Responsibility:** Individual

**Credit Limit/Original Amount:** $8000
**High Balance:** $8486
**Recent Balance:** $0 as of 08/30/1998
**Recent Payment:** 8486

**Account History:** Between 3-1998 and 4-1998, your credit limit/high balance was $8,000

**Balance History:**
- $8337 04/1998
- $8171 03/1998

**Requests for Your Credit History**

**Accounts in Good Standing**

**BB & B**

**Account Number:** 138300759...

**Address:** 2035 WEST 4TH STREET
TEMPE, AZ 85281

**Status:** open/never late.

**Date Opened:** 10/1997
**Reported Since:** 10/1997
**Date of Status:** 10/1997
**Last Reported:** 12/1997

**Type:** Revolving
**Terms:** NA
**Monthly Payment:** 0
**Responsibility:** Individual

**Credit Limit/Original Amount:** NA
**High Balance:** $Unknown
**Recent Balance:** $0/paid as of 12/1997
**Recent Payment:** 0

**MACYS NJ NY**

**Account Number:** 335646403...

**Address:** 9111 DUKE BLVD
MASON, OH 45040

**Status:** closed/never late.

**Date Opened:** 09/1994
**Reported Since:** 02/1996
**Date of Status:** 04/1998
**Last Reported:** 04/1998

**Type:** Revolving
**Terms:** NA
**Monthly Payment:** 5
**Responsibility:** Individual

**Credit Limit/Original Amount:** $500
**High Balance:** $75
**Recent Balance:** $0 as of 04/1998
**Recent Payment:** 75

**Creditor's statement regarding this item:** Account closed at credit grantor's request.
For your protection, the Social Security number you used to obtain this report is not displayed.

**Names:**
John Q. Consumer
Jonathon Q. Consumer
J.Q. Consumer

**Social Security Number Variations:**
999999999

**Date of Birth:**
09/03/1954

**Spouse's First Name:**
Jane

**Employers:**
DEBAJ ENGINEERING CORP

**Address:**
123 MAIN STREET
ANYTOWN, MD 90001-9999
*Type of Residence: Multifamily*
*Geographical Code: 0-156510-31-8840*

**Address:**
13415 BUCHANAN DR
FORT WASHINGTON, MD 20744-2932
*Type of Residence: Single family*
*Geographical Code: 0-176510-33-8840*

**Address:**
8604 2ND AVE #163
SILVER SPRING, MD 20910-3380
*Type of Residence: Apartment complex*
*Geographical Code: 0-156510-31-8840*

**Notices:**
This address is a non-residential address: 8604 2ND AVE SILVER SPRING MD 20910. COMMERCIAL BUSINESS ADDRESS: 8604 2ND AVE, SILVER SPRING, MD, 20910.

**Your Personal Statement(s)**
There are no general personal statements currently displaying on your personal credit report

**Important Message From Experian**

**Contacting Us**
PO Box 9556
Allen, TX 75013
1-888-524-3390
Monday - Friday, 9:00am to 5:00pm in your time zone.