

Credit Report



Prepared for Sample Law Firm

Report Type: Sample Joint CR	Report Number: 12345	Client Code: A12345	Reported Date: 03/19/2030
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Client Overview

Credit Score Analysis¹ Powered By creditxpert™



Name: Sam Sample

SSN: XXX-XX-9820 123

Address: Sample Street
Dayton, OH 54321



Name: Pat Sample

SSN: XXX-XX-5714 1000

Address: Debtor2 dr.
Medway, OH 12345

Client	Current Score	12 Month Post-bankruptcy Credit Score	Net Credit Score Effect
Sam Sample	560	630	+60
Pat Sample	680	725	+45

This report includes information reported from*:

* All information in this report sample is fictitious and used for example purposes only.

Summary of Accounts with Balances

Account Type	Number of Accounts	Total Monthly Payments	Total of Balances Remaining	Past Due Accounts	Percentage of Past Due Accounts	Total Amounts Past Due
Collection	3	\$0	\$6,899	3	100.00%	\$6,899
Installment	10	\$2,831	\$17,673	2	20.00%	\$557
Revolving	24	\$2,171	\$59,292	9	37.50%	\$13,724
Totals	37	\$5,002	\$83,864	14	37.84%	\$21,180

Alerts

2 Record(s)

Alert Message	Source	Owner
SSN MATCH: EXACT MATCH BETWEEN SSN ON INPUT AND SSN ON FILE	TU	

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Call us at **1-866-218-1003** (Monday - Friday, 8am - 8pm ET)

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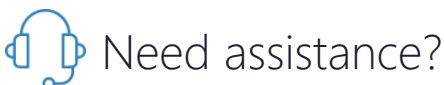
Alerts 2 Record(s)

Alert Message	Source	Owner
SSN MATCH: EXACT MATCH BETWEEN SSN ON INPUT AND SSN ON FILE	TU	

Address Variations 18 Record(s)

Reported Address	Date Reported	Source	Owner
870 BEAR RIDGE TRL, Salmon Run, CO 457889125	01/2020	EX	
2331 HEATHCHASE DR, HILLIARD, OH 430267689	10/2013	EX	
3146 SILVIA CT, COLLARD, OH 448909463	06/2010	EX	
870 BEAR RIDGE TR, Salmon Run, CO 45788	03/30/2009	TU	
55 PINT BV, SHELBY, OH 44875	11/01/2002	TU	
14 RED AV, SHELBY, OH 44875		TU	
870 BEAR RIDGE TRL, Salmon Run, CO 45788	03/2020	EQ	
55 PINT BLVD APT 4, SHELBY, OH 44875	10/2019	EQ	
3146 SILVIA CT, COLLARD, OH 44890	05/2013	EQ	
870 BEAR RIDGE TRL, Salmon Run, CO 457889125	11/2019	EX	
60 DINT BLVD APT 4, SHELBY, OH 448751371	10/2008	EX	

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Address Variations

18 Record(s)

Reported Address	Date Reported	Source	Owner
1034 N 9TH AVE, Salmon Run, CO 457881107	11/2004	EX	
870 BEAR RIDGE TR, Salmon Run, CO 45788	03/30/2009	TU	
55 PINT BV, SHELBY, OH 44875	03/08/2005	TU	
1034 N 8TH AV, Salmon Run, CO 45788		TU	
870 BEAR RIDGE TRL, Salmon Run, CO 45788	03/2020	EQ	
1004 GORDON TER, NORTH CAPE MAY, NJ 08204	12/2008	EQ	
55 PINT BLVD APT 4, SHELBY, OH 44875	06/2016	EQ	

Employment Variations

12 Record(s)

Reported Employment	Date Reported	Source	Owner
MICHAELS CRAFTS	08/2014	EX	
MICHAELS, YELLOW BAY, CO 54304	09/2013	EX	
MICHAELS PARTS	05/19/2012	TU	
MICHAELS CRAFTS, GREEN BAY, CO	08/03/2011	TU	
TARGET		EQ	

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Employment Variations

12 Record(s)

Reported Employment	Date Reported	Source	Owner
OFFICE MAX		EQ	
AARON RENTS		EQ	
DOOM HOUSE, Salmon Run CO 45788,	11/2017	EX	
WORK	10/2017	EX	
HATCO CORPORATION	01/01/2020	TU	
SUNSHINE HOUSE INC	05/18/2012	TU	
THE ABBY		EQ	

8-Year Supplemental National Bankruptcy Search ²

0 Record(s)

Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Source	Owner
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Liens and Judgments Search ²

0 Record(s)

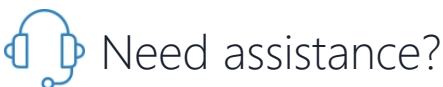
Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Defendant	Source	Owner
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Public Records Search ³

0 Record(s)

Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Defendant	Source	Owner
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Non-Mortgage Liabilities with Balances

37 Record(s)

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy-Specific Address	Bureau Reported Address	Owner & Source
Name: Capital One, N.a. Type: Individual / Applicant Account: XXXXXXXXXXXX4645 Status: Open, Current Account Term: N/A Revolving, Credit Card	Current: \$8,060 High Credit: \$8,198	Date Opened: 06/2015 Last Reported: 03/04/2020 Last Activity: 03/2020	Monthly: \$264 Past Due: \$0 Pay History: CCCCCC1CCCC		Po Box 30253 Salt Lake City, UT 84130	TU, EX, EQ
Name: Barclays Bank Delaware Type: Individual / Applicant Account: XXXXXXXXXXXX8329 Status: Closed, Account Closed By Grantor Term: N/A Revolving, Credit Card	Current: \$7,550 High Credit: \$9,710	Date Opened: 09/2014 Last Reported: 02/17/2020 Last Activity: 02/13/2020	Monthly: \$185 Past Due: \$0 Pay History: CCCCCCCC111		P.o. Box 8803 Colmington, DE 19899 866-370-5931	TU, EX, EQ
Name: Capital One Bank Usa N Type: Individual / Co-Applicant Account: XXXXXXXXXXXX7232 Status: Closed, Account Closed By Grantor Term: N/A Revolving, Credit Card	Current: \$6,134 High Credit: \$6,134	Date Opened: 12/2012 Last Reported: 02/21/2020 Last Activity: 06/07/2019	Monthly: \$185 Past Due: \$6,134 Pay History: 999999954321	Cap One 123 sesane st vandalia, OH 45377 937-555-5555 Verified: 10/2015	Po Box 30281 Salt Lake City, UT 84130 800-955-7070	TU, EX, EQ
Name: Barclays Bank Delaware Type: Individual / Co-Applicant Account: XXXXXXXXXXXX7423 Status: Closed, Account Closed By Grantor Term: N/A Revolving, Credit Card	Current: \$5,359 High Credit: \$6,416	Date Opened: 06/2014 Last Reported: 02/17/2020 Last Activity: 02/13/2020	Monthly: \$129 Past Due: \$0 Pay History: CCCCCCCC2221		P.o. Box 8803 Colmington, DE 19899 866-370-5931	TU, EX, EQ
Name: Comenitybank/caesars Type: Individual / Applicant Account: XXXXXXXXXXXX3542 Status: Open, Current Account Term: N/A Revolving, Credit Card	Current: \$4,129 High Credit: \$4,202	Date Opened: 08/2017 Last Reported: 02/15/2020 Last Activity: 02/2020	Monthly: \$121 Past Due: \$0 Pay History: CCCCCCCCCC		Po Box 182789 Columbus, OH 43218	TU, EX, EQ

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Liabilities without Balances

30 Record(s)

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy-Specific Address	Bureau Reported Address	Owner & Source
Name: Ally Financial Type: Joint Contractual Liability / Joint Account: XXXXX3823 Status: Closed, Account Closed Term: 39 Months Installment, Automobile	Current: \$0 High Credit: \$12,295	Date Opened: 02/2014 Last Reported: 06/2017 Last Activity: 03/2017	Monthly: \$0 Past Due: \$0 Pay History: --CCCCCCCCCC		P.o. Box 380901 Bloomington, MN 55438	TU, EX, EQ TU, EX, EQ
Name: Onemain Type: Joint Contractual Liability / Joint Account: XXXXXXX6164 Status: Closed, Account Closed Term: 48 Months Installment, Secured	Current: \$0 High Credit: \$7,404	Date Opened: 08/2014 Last Reported: 01/2017 Last Activity: 01/2017	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCCCCCC		Po Box 1010 Evansville, IN 47706	TU, EX, EQ TU, EX, EQ
Name: Springleaf Financial S Type: Joint Contractual Liability / Joint Account: XXXXXXXXXXX9823 Status: Closed, ACCOUNT TRANSFERRED Term: 36 Months Installment, Secured	Current: \$0 High Credit: \$6,064	Date Opened: 10/2013 Last Reported: 12/2013 Last Activity: 11/2013	Monthly: \$0 Past Due: \$0 Pay History: CC		1780 W Mason St. Green Bay, CO 54303	TU, EX, EQ TU, EX, EQ
Name: Springleaf Financial S Type: Joint Contractual Liability / Joint Account: XXXXXX0384 Status: Closed, ACCOUNT TRANSFERRED Term: 36 Months Installment, Secured	Current: \$0 High Credit: \$6,056	Date Opened: 12/2013 Last Reported: 08/2014 Last Activity: 05/2014	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCC		1780 W Mason St. Green Bay, CO 54303	TU, EX, EQ TU, EX, EQ
Name: Springleaf Financial S Type: Joint Contractual Liability / Joint Account: XXXXXX8943 Status: Closed, ACCOUNT TRANSFERRED Term: 36 Months Installment, Automobile	Current: \$0 High Credit: \$5,692	Date Opened: 09/2012 Last Reported: 10/2013 Last Activity: 09/2013	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCCCCCC		1780 W Mason St. Green Bay, CO 54303	TU, EX, EQ TU, EX, EQ

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How to read a tradeline

1 Account Details	2 Balance Details	3 Account Dates	4 Payment Details	5 Bankruptcy Specific Reported Address	6 Bureau Reported Address	7 Owner & Source
Name: Sample Creditor Type: Individual / Applicant Account: XXXXXX23456 Status: Open, Fixed Rate Installment	Current: \$22,908 High Credit: \$24,475	Date Opened: 07/12/2013 Last Reported: 07/27/2015 Last Activity: 06/15/2015	Monthly: \$50 Past Due: \$100 Pay History: 21111CC1C1C2	Sample Creditor 123 Sample Street Sample, Ohio 12345 800-722-0983 Verified: 09/2014	Sample Creditor 1 Sample Pkwy Sample, Ohio 54321	TU, EX, EQ EX, EQ

Note: The Information on this tradeline is fictitious and used for example purposes only.

1. Account Details:

The **Name** field is the creditor's name as reported by the national credit bureaus. Ownership **Type** displays if the account is individual or joint, as well as the debtors relationship to the liability. **Account** contains the actual account number reported for the tradeline, hashed out for privacy. **Status** displays the most current status reported by the national credit bureaus, examples include Open, Current / Open, Collection / Closed, Purchased By Another Lender. Followed by the Credit Loan Type which describes the nature of the loan. For a collection account, when the creditor provides original creditor information to the national credit bureaus, it will be listed in this section under **Original Creditor**.

2. Balance Details:

The last reported balance provided to the national credit bureaus will be displayed as **Current**. **High Credit** is the highest balance ever reported throughout the tradeline's lifetime.

3. Account Dates:

Date Opened is the date the account was opened. **Last Reported** is the date the tradeline was last reported to the bureaus. **Last Activity** is the last time *any* activity occurred on the account. That activity covers a wide range and includes transactions, payments, and disputes.

4. Payment Details:

The expected regular payment due each month is listed as **Monthly**. **Past Due** is the amount the tradeline is past due as of the last reported date. **Pay History** displays the monthly payment history for that account. The number of months may vary from tradeline to tradeline. Each month is represented by a letter or number. The far left digit represents the most current reported month. **C** = Paid as agreed, **1** = 30 days past due, **2** = 60 days past due, **3** = 90 days past due, **4** = 120 days past due, **5** = 150 days past due, **6** = 180 days past due, **8** = Repossession, **9** = Collection, - = No history.

5. Bankruptcy-Specific Address:

Creditor contact address obtained by CIN Legal Data Services through telephone contact with creditor. "Verified" indicates the month and year CIN last updated the address. Please note, BAPCPA language regarding the noticing of creditors may dictate the use of a different address. **CIN MAKES NO GUARANTEE OR WARRANTY REGARDING THE ACCURACY OF THE BANKRUPTCY SPECIFIC ADDRESSES OR THEIR FITNESS FOR ANY PARTICULAR USE.**

6. National Credit Bureau Reported Address:

Creditor contact address provided by the national credit bureaus. Please note, BAPCPA language regarding the noticing of creditors may dictate the use of a different address.

7. Owner* & Source:

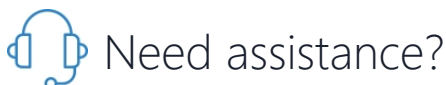
Owner is populated with the responsible party reported by the bureau for each tradeline. **Source** is the bureau that has provided CIN Legal Data Services with information for the tradeline, abbreviated as follows: TU = TransUnion, EQ = Equifax, EX = Experian). If supplemental information was provided by LexisNexis, it will be also listed in the Source field abbreviated as LN.

* Owner only applies to Joint reports

CREDIT REPORT NOTICES AND DISCLOSURES:

The Fair Credit Reporting Act ("FCRA", codified at 15 U.S.C. §1681 et. seq.) places no restrictions on how a consumer may utilize or share his/her own credit report that is ordered at his/her written instructions. In addition, the FCRA provides that anyone who knowingly and willfully obtains information under false pretenses shall be fined under Title 18, or imprisoned for not more than one year, or both.

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CREDIT INFONET, INC. D/B/A CIN LEGAL DATA SERVICES ("CIN") IS PROVIDING THIS CREDIT REPORT PRODUCT AND ALL OF THE DATA CONTAINED THEREIN "AS IS" AND "WITH ALL FAULTS AND DEFECTS". CIN MAKES NO REPRESENTATIONS THAT THIS PRODUCT IS ERROR-FREE, ACCURATE, COMPLETE OR FIT FOR ANY PARTICULAR PURPOSE. EXCEPT TO THE EXTENT PROHIBITED BY LAW, CIN AND ITS AFFILIATES AND LICENSORS DISCLAIM ALL WARRANTIES IN REGARD TO THIS CREDIT REPORT PRODUCT AND ALL OF THE DATA CONTAINED THEREIN, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR ACCURACY OF INFORMATIONAL CONTENT, AND ANY WARRANTIES ARISING OUT OF ANY COURSE OF DEALING OR USAGE OF TRADE.

TO DISPUTE INFORMATION APPEARING IN THIS REPORT: Send the following information by email to consumer@cingroup.com or by postal mail to **CIN Legal Data Services, ATTN: Consumer Disputes, 4540 Honeywell Court, Dayton, Ohio 45424**: **1.** Your complete name, address, and telephone number. **2.** The "Report Number" and "Reported Date" located at the top right corner of the first page of the credit report. **3.** The name and account number for any creditor whose data you are disputing. Explain why you feel the creditor's information is incorrect. **4.** A request that the information you are disputing be removed or corrected. **5.** Copies (not originals) of any documents that support your position. Within 5 days of receiving your dispute, CIN Legal Data Services ("CIN") will investigate the dispute and will notify all of the three nationwide credit reporting agencies (Experian, TransUnion and Equifax) that are reporting the disputed information. The credit reporting agencies have 30 days in which to investigate your dispute and send their investigation results to CIN. CIN will mail you a copy of each credit reporting agencies' investigation results within 1 business day of receiving the same from the agencies.

TIME LIMIT ON DATA IMPORT: Data from this credit report can be imported into participating bankruptcy forms preparation software products for thirty (30) days from the Reported Date as shown in the Report header of each page. After thirty (30) days, the import function will no longer be available for this credit report.

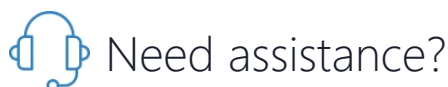
ENDNOTES:

¹The Credit Score Analysis, powered by CreditXpert, simulates changes to the credit file to calculate the potential score impact of a Chapter 7 bankruptcy filing. It simulates filing the Chapter 7 bankruptcy immediately, followed 3 months later by discharge of all debt other than student loans and mortgages. It also simulates opening a revolving credit card with a \$500 credit limit 2 months after discharge, and then maintaining a balance of \$300 on that card for 10 months. The final score is calculated 15 months from now (one year after the bankruptcy discharge). myHorizon assumes that monthly payments will be made on time for mortgages and student loans, and that zero-balance credit accounts will be closed by creditors at the time of discharge. Accounts last reported 4 or more months ago are not included in the bankruptcy filing unless they are derogatory accounts. CreditXpert@ products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results, including any due to incorrect, missing, outdated credit report information or incorrect assumptions about the future. Scores and score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. does not represent that CreditXpert Credit Scores(tm) are identical or similar to credit scores produced by any other company. CreditXpert Inc. is not associated with Fair Isaac Corporation. CreditXpert Inc. is not a credit counseling or a credit repair organization. The foregoing is not intended to provide or imply warranties of any kind. CreditXpert products are provided on an "as is" basis, and CreditXpert Inc. and its distributors disclaim any and all warranties, either express or implied, including but not limited to any warranty of merchantability, fitness for a particular purpose, non-infringement, system integration, non-interference and/or accuracy of informational content. Copyright 2000-2018 CreditXpert Inc. All rights reserved. CreditXpert@ is a registered trademark of CreditXpert Inc. The CreditXpert logo is a trademark of CreditXpert Inc.

² Content appearing in the "8-Year Supplemental National Bankruptcy Search" and the "Liens/Judgments Search" sections are not provided by "Consumer Reporting Agencies" as that term is defined in the FCRA.

³ Judgments, liens and other public records appearing in the "Public Records" section are being reported by the national credit bureaus accessed in compiling this credit report.

DISCLOSURES FROM CIN AND EXPERIAN: The Fair Credit Reporting Act allows you to obtain a disclosure from every credit reporting agency of the nature and substance of all information in your file at the time of the request. Full disclosure of information in your file at Experian must be obtained directly from Experian by calling 888-397-3742 or logging on to www.experian.com/consumer. This credit report you are receiving from CIN is not intended to constitute the disclosure of Experian information required by the Fair Credit Reporting Act or similar state laws. You are entitled to receive a disclosure directly from the consumer reporting agency free of charge under the following circumstances: a. You have been denied credit, insurance or employment within the past sixty (60) days as a result of your credit report; b. You certify in writing that you are unemployed and intend to apply for employment in the 60-day period beginning on the date on which you made the certification; c. You are a recipient of public welfare assistance; d. You have reason to believe that your file at the agency contains inaccurate information due to fraud; and e. annually at www.annualcreditreport.com. Otherwise, the consumer reporting agency may impose a reasonable charge for the disclosure. The Fair Credit Reporting Act permits you to dispute inaccurate or incomplete information in your credit file. You understand that accurate information cannot be changed. You do not have to purchase your credit report or other information from CIN to dispute inaccurate or incomplete information in your Experian file or to receive a copy of my Experian consumer credit report. Experian's National Consumer Assistance Center provides a proprietary consumer disclosure that is different from the consumer credit report provided by CIN. The disclosure report must be obtained directly from Experian. Consumers residing in the States of Colorado, Massachusetts, Maryland, New Jersey, and Vermont may receive a free copy of their consumer credit report once per year and residents of the State of Georgia may receive two copies per year. Fraud Alerts are available to any eligible consumers—free of charge—from a national consumer reporting agency.



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STATE LAW NOTICES. You may be entitled to additional fair credit reporting rights under State Law. You may visit www.cingroup.com/legal/fcra for a listing of States' Notices of Consumers' Rights.

FEDERAL FCRA NOTICE. Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington DC 20552.

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

● You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

● You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if: ● a person has taken adverse action against you because of information in your credit report; ● you are the victim of identity theft and place a fraud alert in your file; ● your file contains inaccurate information as a result of fraud; ● you are on public assistance; and/or ● you are unemployed but expect to apply for employment within 60 days.

● In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

● You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

● You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

● Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

● Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

● Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

● You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

● You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.

● You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

● Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

● States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.

● For Information about your Federal rights contact:

1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552; b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB: Federal Trade Commission: Consumer Response Center – FCRA, Washington, DC 20580, (877) 382-4357.

2. To the extent not included in item 1 above: a. National banks, federal savings associations and federal branches and federal agencies of foreign banks: Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050; b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act: Federal Reserve Consumer Help Center, PO Box 1200, Minneapolis, MN 55480; c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations: FDIC Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106; d. Federal Credit Unions: National Credit Union Administration, Office of Consumer Protection (OCP), Division of Consumer Compliance and Outreach (DCCO), 1775 Duke Street, Alexandria, VA 22314.

3. Air carriers: Asst. General Counsel for Aviation Enforcement & Proceedings, Aviation Consumer Protection Division, Department of Transportation, 1200 New Jersey Avenue, S.E., Washington, DC 20590.

4. Creditors Subject to Surface Transportation Board: Office of Proceedings, Surface Transportation Board, Department of Transportation 395 E Street, S.W., Washington, DC 20423.

5. Creditors Subject to Packers and Stockyards Act, 1921: Nearest Packers and Stockyards Administration area Supervisor.

6. Small Business Investment Companies: Associate Deputy Administrator for Capital Access, United States Small Business Administration, 409 Third Street, SW, 8th Floor, Washington, DC 20416.

7. Brokers and Dealers: Securities and Exchange Commission, 100 F Street, N.E., Washington, DC 20549.

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks and Production Credit Associations: Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102-5090.

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above: FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA, Washington, DC 20580, (877) 382-4357.



Need assistance?

Call us at **1-866-218-1003** (Monday - Friday, 8am - 8pm ET)