

Synchrony Bank

Your Credit Report(s) and the Price You Pay for Credit

What is 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.
How did we use your credit report(s)?	<p>We used information from your credit report(s) to set the terms of the credit we are offering you, such as the Annual Percentage Rate.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit history.</p>
What if there are mistakes in your credit report(s)?	<p>You have a right to dispute any inaccurate information in your credit report(s).</p> <p>If you find mistakes on your credit report(s), contact the consumer reporting agency (CRA) marked below, which is the CRA from which we obtained your credit report(s).</p> <p>It is a good idea to check your credit report(s) to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report(s)? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<p>Under federal law, you have the right to obtain a copy of your credit report(s) without charge for 60 days after you receive this notice. To obtain your free report(s), contact the consumer reporting agency indicated below:</p> <p>Equifax Credit Info Services <i>By telephone:</i> Call toll-free: 800-685-1111 <i>By mail:</i> Mail your written request to: PO Box 740241, Atlanta, GA 30374 <i>On the web:</i> Visit www.Equifax.com</p> <p>Trans Union <i>By telephone:</i> Call toll-free: 800-888-4213 <i>By mail:</i> Mail your written request to: 2 Baldwin Place, PO Box 1000, Chester, PA 19022 <i>On the web:</i> Visit www.transunion.com</p> <p>Experian <i>By telephone:</i> Call toll-free: 888-397-3742 <i>By mail:</i> Mail your written request to: 701 Experian Parkway, PO Box 2002, Allen, TX 75013 <i>On the web:</i> Visit www.experian.com</p>
How can you get more information about credit reports?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/learnmore .

Borrower:

Notice provided:

By signing below, I acknowledge a receipt of a completed copy of the Synchrony Bank - Your Credit Report(s) and the Price You Pay for Credit Notice.

Your Credit Score and Understanding Your Credit Score

Your credit score	Source: _____ Date: _____
What you should know about credit scores	We used your credit score to set the terms of credit we are offering you. 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.
The range of scores	Scores range from a low of 300 to a high of 850
Key <u>factors</u> that adversely affected your credit score	1 _____ 2 _____ 3 _____ 4 _____ 5 _____

If you want a copy of your credit report or if you think that there is an error in your credit report, please contact the consumer reporting agency listed on the previous page.

The credit score may differ from the score you obtain from a consumer reporting agency. The credit score above was developed using standard industry methods and was used to evaluate your application.

Q. What if incorrect information is affecting my score?

A. If you believe that there is information in your credit report that is not correct, we suggest you contact the consumer reporting agency indicated in this notice directly to verify the information.

Borrower: _____

Initials: _____

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