

Pinal County Federal Credit Union

Your Credit Report and the Price You Pay for Credit

What is a credit report?	<p>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.</p>
How did we use your credit report?	<p>We used information from your credit report 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 histories.</p>
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report.</p> <p>If you find mistakes on your credit report, contact Experian, which is the consumer reporting agency from which we obtained your credit report.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>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 Experian:</p> <p><i>By telephone:</i> _____ Call toll free: 1-888-397-3742</p> <p><i>On the web:</i> _____ Visit: www.experian.com</p>
How can you get more information about credit reports?	<p>For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's website at www.federalreserve.gov, or the Federal Trade Commission website at www.ftc.gov.</p>