

Your credit report

Note: This sample consumer credit report is provided to you for education purposes only in connection with your Experian Credit EducatorSM services. The information provided in this consumer credit report are examples only to illustrate the type of information a consumer may find in a consumer credit report, but is not inclusive of all information that may appear.

Helpful Toolkit

- [Experian Credit Educator?](#)
- [Fraud center](#)
- [Freeze center](#)
- [Know your rights](#)
- [Common questions](#)
- [Credit score](#)

Below is all the information currently in your credit report. The payment history guide and common questions will help explain your credit information. Print this page or write down your report number for future access. To return to your report in the future, log on to [experian.com/help](#) and select "Credit Access" or "Disputes" and then follow the steps.

To dispute information, first select the item from the list below and the dispute reason that most closely explains the reason you feel the item is inaccurate, or select "Other" and type in your own explanation. You can also upload any documents you may have that support your claim by clicking "Upload" and/or enter any additional information to further explain your dispute by using the free form text box. Your requests, including both disputes and any statements you may elect to add to your credit report to explain information, will be stored in a virtual cart as you continue your session. When finished, you will be given a chance to review all of your requests before they are submitted. Depending on the nature of your requests, you may be prompted for alternative actions, such as selecting a different dispute reason for a particular dispute. You may cancel or edit your requests at any time up until the time they are submitted. Once your requests are successfully submitted, you will receive a green confirmation message for each item.

<p>1 855 246 9409 Contact us by phone - Monday through Friday, 9 a.m. to 5 p.m. in your time zone.</p>	<p>Address Experian P.O. Box 9701 Allen, TX 75013</p>	<p>Document upload Submit documents supporting your claim electronically at experian.com/upload.</p>
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! Any pending disputes will be highlighted below.

+ Expand all - Collapse all

Personal Information

Name(s) associated with your credit

Name	Name identification number	
JON CONSUMER	3055	+ Dispute
JONATHAN CONSUMER	25152	+ Dispute
J CONSUMER	20726	+ Dispute

Address(es) associated with your credit

Address	Address identification number	Residence type	Geographical code	
1475 MAIN ST ANYTOWN USA 12345-1475	0122937323	Single family	0-70010-17-2520	+ Dispute
1036 MAIN ST APT143 ANYTOWN USA 12345-3043	0122968660	Apartment complex	0-1020410-17-2520	+ Dispute

Other personal information associated with your credit

Social Security number variation(s)

XXX-XX-2538	+ Dispute
XXX-XX-1680	+ Dispute

Year of birth

1991	+ Dispute
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Spouse or co-applicant

JANE	+ Dispute
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Notices

Your date of birth indicates that credit may have been established before age 18.

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Your personal statements

General personal statements currently displaying on your personal credit report at your request appear below.

FILE FROZEN DUE TO STATE LEGISLATION.	+ Options
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Add statement(s)

Add personal statement

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Potentially negative items

No **Public Records** appear on your report.

	Account name	Account number	Recent balance	Date opened	Status	
-	123 CREDIT CARDS	40034424804....	\$273 as of 06/03/2015	11/2013	Open.	+ Dispute

2000 MAIN ST ANYTOWN, USA 12345 No phone number available Address identification number 0122868651	Type Credit card Terms Revolving	Credit limit or original amount Not reported High balance \$14,219 Monthly payment \$10 Recent payment amount \$0 Past due amount \$20	Date of status 06/2015 First reported 12/2013 Responsibility Individual
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Account history

2015	May	Apr	Mar	Feb	Jan	Dec	2014	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	2013	Nov	Oct	Sep	Aug	Jul	Jun	May
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

Payment history guide

30 days past due as of Jun 2015

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Accounts in good standing

	Account name	Account number	Recent balance	Date opened	Status	
-	HOMETOWN AUTO	1032911005...	\$11,616	03/2013	Current.	+ Dispute

15520 E ELM ST STE 300 ANYTOWN, USA 12345 866 555 5555 Address identification number 0122868651	Type Auto Terms 60 Months	Credit limit or original amount \$19,118 High balance \$19,118 Monthly payment \$350 Recent payment amount \$350	Date of status 05/2015 First reported 04/2013 Responsibility Individual
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Account history

2015	May	Apr	Mar	Feb	Jan	Dec	2014	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	2013	Nov	Oct	Sep	Aug	Jul	Jun
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

	Account name	Account number	Recent balance	Date opened	Status	
-	AMERICAN APARTMENTS	48886031311....	\$4,000	10/2014	Inactive/Never late.	+ Dispute

PO BOX 981400 ANYTOWN, USA 54321 800 555 5555 Address identification number 0122868651	Type Rental Terms 12 months	Credit limit or original amount \$12,000 High balance \$12,000 Monthly payment \$1,000 Recent payment amount \$1,000	Date of status 05/2015 First reported 11/2014 Responsibility Individual
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Account history

2015	May	Apr	Mar	Feb	Jan	Dec	2014	Nov
	OK	OK	OK	OK	OK	OK	OK	OK

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Credit inquiries

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you. As required by the Fair Credit Reporting Act, we display these requests for your credit history as a record of fact.

Inquiries shared with others ?

None

Inquiries shared only with you ?

	Date of request(s)	
-	EXPERIAN	+ Options
	08/06/2013	

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Important messages

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider." Consumer statements included on your report at your request that contain medical information are disclosed to others.

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Know your rights

Para informacion en español, visite [www.consumerfinance.gov/learnmore](#) o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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, D.C. 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. The information request agency may provide 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 identify theft and place a fraud alert in your file;
 your file contains inaccurate information as a result of fraud;
 you are on public assistance;
 you are unemployed but expect to apply for employment within 60 days.

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 that 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 5OPTOUT (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 more information about your federal rights, contact:

Type of Business:	Contact:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Bureau of Consumer Financial Protection 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 Bureau:	b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	a. 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	b. Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480
lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	
c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. 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 SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	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 St NE 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

- Notification of Rights**
- [Notification of Rights for Alabama Consumers](#)
 - [Notification of Rights for Alaska Consumers](#)
 - [Notification of Rights for Arkansas Consumers](#)
 - [California Notice of Your Rights to Request and Obtain Your Credit Score](#)
 - [Notification of Rights for Colorado Consumers](#)
 - [Notification of Rights for Connecticut Consumers](#)
 - [Notification of Rights for Delaware Consumers](#)
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