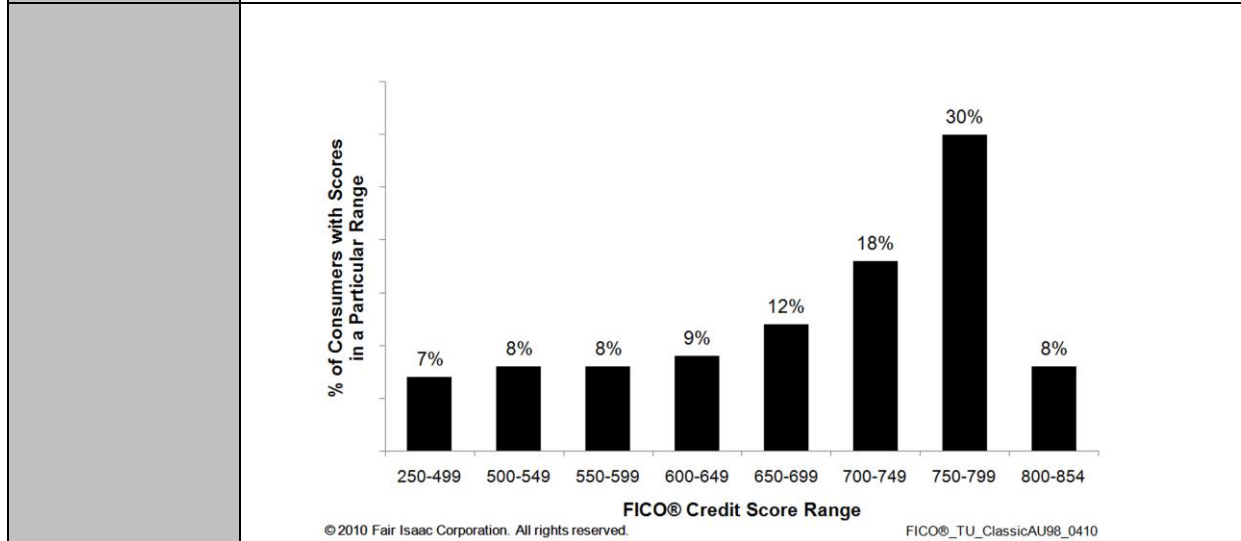


STREATOR ONIZED CREDIT UNION

Your Credit Score and the Price You Pay for Credit

	<div style="background-color: yellow; width: 100px; height: 15px; margin-bottom: 5px;"></div> <p>Source: TransUnion 2 Baldwin Place, PO Box 1000 Chester, PA 19022</p>
	Date: <div style="background-color: yellow; width: 100px; height: 15px; display: inline-block;"></div>

	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your 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> <p>Your credit score can change, depending on how your credit history changes.</p>
	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
	<p>Scores range from a low of 250 to a high of 854.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>



	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report—</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission’s web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
	<p>For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau’s web site at http://www.consumerfinance.gov.</p>