

AVANTUS TEST ACCOUNT
600 Saw Mill Rd.
West Haven, CT 06516

Applicant
Mary Joint
125 Main St
West Haven, CT 06516

Report ID
64363

Date
06/09/2011

AVANTUS TEST ACCOUNT
Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	510
	Source: TransUnion Date: 03-20-2011

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. 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. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 250 to a high of 900. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 8 percent of U.S. consumers.
Key factors that adversely affected your credit score	Serious delinquency, and public record or collection filed Time since delinquency is too recent or unknown Number of accounts with delinquency No recent revolving balances Score value was adversely affected by credit inquiries present in the credit file.

Checking Your Credit Report	
What if there are mistakes in your credit report?	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.
How can you obtain a copy of your credit report?	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. To order your free annual credit report - <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <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: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .