



Get your next report or finish

Prepared For
TINIKA S WARREN



Report Number
1743-7774-63



Date Generated
Oct 23, 2020



What's your credit score?
Your annual credit report does not include a credit score. See your FICO® Scores and more with Experian CreditWorksSM.

Get Your FICO® Scores

Potentially Negative



DEPT OF ED/NAVIENT Potentially Negative	Details
DEPT OF ED/NAVIENT Potentially Negative	Details
DEPT OF ED/NAVIENT Potentially Negative	Details
DEPT OF ED/NAVIENT Potentially Negative	Details
I.C. SYSTEM, INC Potentially Negative	Details
I.C. SYSTEM, INC Potentially Negative	Details
I.C. SYSTEM, INC Potentially Negative	Details
KLS FINANCIAL SERVICES Potentially Negative	Details
COLONY/MIDNIGHT VLVT Potentially Negative	Details
NATIONAL CREDIT SYSTEMS Potentially Negative	Details
NAVIENT Potentially Negative	Details
NAVIENT Potentially Negative	Details
NAVIENT Potentially Negative	Details

NAVIENT Potentially Negative	Details
ONLINE COLLECTIONS Potentially Negative	Details
TIMEPAYMENT CORP Potentially Negative	Details
TGSLC/TRELLIS CO Potentially Negative	Details
TGSLC/TRELLIS CO Potentially Negative	Details
TGSLC/TRELLIS CO Potentially Negative	Details
TGSLC/TRELLIS CO Potentially Negative	Details
TGSLC/TRELLIS CO Potentially Negative	Details
WESTLAKE FINANCIAL SVCS Potentially Negative	Details
DEPT OF ED/NAVIENT Potentially Negative	Details
DEPT OF ED/NAVIENT Potentially Negative	Details
DEPT OF ED/NAVIENT Potentially Negative	Details
DEPT OF ED/NAVIENT Potentially Negative	Details
DEPT OF ED/NAVIENT Potentially Negative	Details
DEPT OF ED/NAVIENT Potentially Negative	Details

Chapter 7 bankruptcy discharged

Potentially Negative

Details

Personal Information

i

Names

<div>TINIKA S WARREN</div> <div>Name ID #5338</div>	<div>TINIKA WARREN</div> <div>Name ID #3435</div>	<div>TINIKA SECAL WARREN</div> <div>Name ID #1</div>	<div>TINIKA SECAL WARREN</div> <div>Name ID #21572</div>
<div>TINIKA WARRON</div> <div>Name ID #8385</div>	<div>TINIKA NULL WARREN</div> <div>Name ID #9438</div>	<div>TIMIKA S WARREN</div> <div>Name ID #24431</div>	<div>TANIKA S WARREN</div> <div>Name ID #32447</div>
<div>WARREN TINIKA</div> <div>Name ID #27440</div>	<div>TINIKIA WARREN</div> <div>Name ID #4155</div>		

Do you see information you believe to be inaccurate?

Start a Dispute

Addresses

**4675 BILL
GARDNER PKWY
LOCUST GROVE GA,
30248-2437**

Address ID
#0358211881
Single family



**PO BOX 1243
CLARKSTON GA,
30021-7243**

Address ID
#0063974418
Post office box



**260 NORTHERN
AVE APT10B
AVONDALE ESTATES
GA, 30002-1749**

Address ID
#0063947385
Apartment complex



**260 NORTHERN
AVE
AVONDALE EST GA,
30002-1214**

Address ID
#0063947114
Multifamily



**260 NORTHERN
AVE APT14C
AVONDALE ESTATES
GA, 30002-1745**

Address ID
#0063947504
Apartment complex



**922 LINCOLN ST
GREENSBORO NC,
27401-3534**

Address ID
#0052125002
Single family



**7580 CLEAR
CREEK DR
LITHONIA GA, 30058-
2909**

Address ID
#0351496495
Single family



**447 SHERWOOD
CIR
STONE MOUNTAIN GA,
30087-6009**

Address ID
#0064663015
Single family



**PO BOX 1734
ATLANTA GA, 30301-
1734**

Address ID
#0065977253
Post office box



**430 GUILFORD
COLLEGE RD
GREENSBORO NC,
27409-1974**

Address ID
#0052250941
Multifamily



**P O BOX 26590
GREENSBORO NC,
27415-6590**

Address ID
#0410555579
Post office box



**1838 MCKNIGHT
MILL RD
GREENSBORO NC,
27405-4091**

Address ID
#0052161998
Multifamily



**430 GUILFORD
COLLEGE RD APTF
GREENSBORO NC,
27409-2093**

Address ID
#0052247072
Apartment complex



**1916 PHILLIPS
AVE APTF
GREENSBORO NC,
27405-5262**

Address ID
#0052150080
Apartment complex



**PO BOX 922
CLARKSTON GA,
30021-0922**

Address ID
#0063961881
Post office box



**758 CLEAR CREEK
DR
LITHONIA GA, 30058**

Address ID
#0459798535
Single family



**780 CLEAR CREEK
DR
LITHONIA GA, 30058**

Address ID



**1838 MCKNIGHT
MILL RD APTF
GREENSBORO NC,
27405-3928**

**128 HUTCHINSON
NE ST APTA
ATLANTA GA, 30307-
3820**

**2502 E WENDOVER
AVE APTD
GREENSBORO NC,
27405-7340**

#0701071144 Single family	Address ID #0052149948 Apartment complex	Address ID #0066041090 Single family	Address ID #0052170754 Apartment complex
1838 MCKNIGHT MILL RD #R GREENSBORO NC, 27405-4091 Address ID #0329556284 Apartment complex	1830A MCKNIGHT MILL RD APTF GREENSBORO NC, 27405-3906 Address ID #0509222043 Single family	3114 UTAH PL GREENSBORO NC, 27405-4566 Address ID #0052161873 Multifamily	43 F GILBERT COLLEGE GREENSBORO NC, 27409 Address ID #0457738604 Single family

Do you see information you believe to be inaccurate?

Start a Dispute

Social Security Numbers

XXX-XX-9999	XXX-XX-3915	XXX-XX-6514
-------------	-------------	-------------

Do you see information you believe to be inaccurate?

Start a Dispute

Year of Birth

1975

Do you see information you believe to be inaccurate?

Start a Dispute

Phone Numbers

(336) 954-0075

(336) 954-6259

(404) 207-5345

Do you see information you believe to be inaccurate?

Start a Dispute

Employers

GLAMLIFE PARTY
SPA

CONDUIT GLOBAL

DIAMOND
PRINCESS-GLAM L

DIAMOND
PRINCESS SPA

Do you see information you believe to be inaccurate?

Start a Dispute

Notices

This address has pertained to a business: 2910 N DECATUR RD DECATUR GA 30033 .

This address may be perceived as a high risk because it has pertained to a business, or was used as a mail drop or a delivery service: 4675 BILL GARDNER PKWY LOCUST GROVE GA 30248 .

TRANSPORTATION SERVICE: 2910 N DECATUR RD, DECATUR, GA, 30033 .

HOTELS & MOTELS: 4675 BILL GARDNER PKWY, LOCUST GROVE, GA, 30248 .

Accounts



AUTOMOBILE ACCEPTANCE CO



Date Opened	Balance
04/13/2010	-

Do you see information you believe to be inaccurate?

Start a Dispute

AUTOMOBILE ACCEPTANCE CO



Date Opened	Balance
06/20/2011	-

Do you see information you believe to be inaccurate?

Start a Dispute

COLONY/MIDNIGHT VLVTPotentially Negative



Date Opened	Balance
02/12/2018	\$355

Do you see information you believe to be inaccurate?

Start a Dispute

DEPT OF ED/NAVIENTPotentially Negative



Date Opened	Balance
09/04/2008	-

Do you see information you believe to be inaccurate?

Start a Dispute

DEPT OF ED/NAVIENTPotentially Negative



Date Opened	Balance
09/04/2008	-

Do you see information you believe to be inaccurate?

Start a Dispute

DEPT OF ED/NAVIENT

Potentially Negative



Date Opened
05/14/2012

Balance
-

Do you see information you believe to be inaccurate?

Start a Dispute

DEPT OF ED/NAVIENT

Potentially Negative



Date Opened
05/14/2012

Balance
-

Do you see information you believe to be inaccurate?

Start a Dispute

DEPT OF ED/NAVIENT

Potentially Negative



Personal & Confidential



Print Your Report



Contact Experian

Do you see information you believe to be inaccurate?

Start a Dispute

DEPT OF ED/NAVIENT

Potentially Negative



Date Opened
07/16/2012

Balance
-

Do you see information you believe to be inaccurate?

[Start a Dispute](#)

DEPT OF ED/NAVIENT

Potentially Negative



Date Opened
11/05/2012

Balance
-

Do you see information you believe to be inaccurate?

[Start a Dispute](#)

DEPT OF ED/NAVIENT

Potentially Negative



Date Opened
11/05/2012

Balance
-

Do you see information you believe to be inaccurate?

[Start a Dispute](#)

DEPT OF ED/NAVIENT

Potentially Negative



Date Opened
04/05/2013

Balance
-

Do you see information you believe to be inaccurate?

Start a Dispute

DEPT OF ED/NAVIENT

Potentially Negative



Date Opened

07/17/2013

Balance

-

Do you see information you believe to be inaccurate?

Start a Dispute

I.C. SYSTEM, INC

Potentially Negative



Date Opened

12/02/2016

Balance

\$149

Do you see information you believe to be inaccurate?

Start a Dispute

I.C. SYSTEM, INC

Potentially Negative



Date Opened

05/01/2017

Balance

\$102

Do you see information you believe to be inaccurate?

Start a Dispute

**RECENTLY OPENED**
Potentially NegativeDate Opened
08/01/2017Balance
\$80

Do you see information you believe to be inaccurate?

[Start a Dispute](#)**KLS FINANCIAL SERVICES**
Potentially NegativeDate Opened
05/01/2017Balance
\$256

Do you see information you believe to be inaccurate?

[Start a Dispute](#)**NATIONAL CREDIT SYSTEMS**
Potentially NegativeDate Opened
11/12/2018Balance
\$4,111

Do you see information you believe to be inaccurate?

[Start a Dispute](#)**NAVIENT**
Potentially Negative

Date Opened

Balance

03/20/2007

-

Do you see information you believe to be inaccurate?

Start a Dispute

NAVIENT

Potentially Negative



Date Opened
03/20/2007

Balance
-

Do you see information you believe to be inaccurate?

Start a Dispute

NAVIENT

Potentially Negative



Date Opened
11/20/2007

Balance
-

Do you see information you believe to be inaccurate?

Start a Dispute

NAVIENT

Potentially Negative



Date Opened
11/20/2007

Balance
-

Do you see information you believe to be inaccurate?

[Start a Dispute](#)**ONLINE COLLECTIONS****Potentially Negative**

Date Opened
05/23/2018

Balance
\$411

Do you see information you believe to be inaccurate?

[Start a Dispute](#)**PHEAA/FED LOAN SERV**

Date Opened
11/14/2019

Balance
\$86,658

Do you see information you believe to be inaccurate?

[Start a Dispute](#)**PREMIER FEDERAL CU**

Date Opened
07/31/2003

Balance
-

Do you see information you believe to be inaccurate?

[Start a Dispute](#)**TGSLC/TRELLIS CO****Potentially Negative**

Date Opened	Balance
12/30/2014	-

Do you see information you believe to be inaccurate?

Start a Dispute

TGSLC/TRELLIS CO	▼
Potentially Negative	

Date Opened	Balance
12/30/2014	-

Do you see information you believe to be inaccurate?

Start a Dispute

TGSLC/TRELLIS CO	▼
Potentially Negative	

Date Opened	Balance
12/30/2014	-

Do you see information you believe to be inaccurate?

Start a Dispute

TGSLC/TRELLIS CO	▼
Potentially Negative	

Date Opened	Balance
12/30/2014	-

Do you see information you believe to be inaccurate?

Start a Dispute

TIMEPAYMENT CORP

Potentially Negative



Date Opened	Balance
04/11/2016	\$7,787

Do you see information you believe to be inaccurate?

Start a Dispute

WESTLAKE FINANCIAL SVCS

Potentially Negative



Date Opened	Balance
07/28/2016	\$7,282

Do you see information you believe to be inaccurate?

Start a Dispute

Public Records



Chapter 7 bankruptcy discharged

Potentially Negative



Date Filed	Reference Number
12/13/2013	1376875CRM

Do you see information you believe to be inaccurate?

[Start a Dispute](#)

Hard Inquiries



JPMCB CARD

Inquired on
04/08/2020

PO BOX 15298
WILMINGTON DE,
19850

Unspecified. This inquiry
is scheduled to continue
on record until May
2022.

CREDCO AUTO

Inquired on
01/07/2019

PO BOX 509124 SAN
DIEGO CA, 92150

Auto loan on behalf of
CAMPERS INN OF ATL-
STON. This inquiry is
scheduled to continue
on record until Feb
2021.

RENTGROW

Inquired on
01/02/2019

177 HUNTINGTON
AVESTE 1703
BOSTON MA, 02115

Rental on behalf of
HAMMOND
RESIDENTIAL. This
inquiry is scheduled to
continue on record until
Feb 2021.

CREDCO AUTO

Inquired on
11/24/2018

PO BOX 509124 SAN
DIEGO CA, 92150

Auto loan on behalf of
CAMPERS INN OF ATL-
STON. This inquiry is
scheduled to continue
on record until Dec
2020.

Soft Inquiries



EXPERIAN

Inquired on
10/23/2020 and 10/
23/2018

475 ANTON BLVD,
COSTA MESA CA
92626

EXPERIAN

Inquired on
10/23/2020

475 ANTON BLVD,
COSTA MESA CA
92626

EXPERIAN

Inquired on
10/05/2020,
09/21/2020,
09/07/2020,
08/24/2020,
08/10/2020,
07/27/2020,
07/13/2020,
06/29/2020,
06/15/2020,
06/01/2020,
05/18/2020,
05/04/2020,
04/20/2020,
04/06/2020,
03/23/2020,
03/09/2020,
06/16/2019 and 06/
02/2019

475 ANTON BLVD,
COSTA MESA CA
92626
(866) 252-8809

**CONVERGENT
OUTSOURCING,**

Inquired on
09/25/2020

800 SW 39TH ST,
RENTON WA 98057
(888) 871-2279

EXPERIANHLTH

Inquired on
09/24/2020

720 COOL SPRINGS
BLVD STE 200,
FRANKLIN TN 37067
(763) 416-1030

**OIS/COWETA
FAYETTE EMC**

Inquired on
08/19/2020

390 HIGHWAY 29 N,
NEWNAN GA 30263
(770) 502-0226

EXPERIANHLTH

Inquired on
07/01/2020

720 COOL SPRINGS
BLVD STE 200,
FRANKLIN TN 37067
(763) 416-1030

EXPERIANHLTH

Inquired on
07/01/2020 and 05/
20/2019

720 COOL SPRINGS
BLVD STE 200,
FRANKLIN TN 37067
(763) 416-1030

EXPERIAN

Inquired on
06/16/2020

**EXPERIAN CS
IDENTITY****EXPERIANHLTH**

Inquired on
06/01/2020

EXPERIAN

Inquired on
04/28/2020,

475 ANTON BLVD,
COSTA MESA CA
92626

Inquired on
06/16/2020

535 ANTON BLVD
STE 100,
COSTA MESA CA
92626

720 COOL SPRINGS
BLVD STE 200,
FRANKLIN TN 37067
(763) 416-1030

04/21/2020,
04/14/2020,
04/08/2020,
04/07/2020,
12/03/2019,
10/04/2019,
06/11/2019,
06/03/2019,
02/11/2019,
02/08/2019,
02/05/2019,
01/23/2019,
01/07/2019,
01/04/2019,
01/02/2019,
12/12/2018 and 11/
24/2018

475 ANTON BLVD,
COSTA MESA CA
92626

EXPERIAN

Inquired on
02/29/2020,
10/24/2019,
09/14/2019,
05/29/2019,
02/10/2019 and 10/
23/2018

475 ANTON BLVD,
COSTA MESA CA
92626

EXPERIAN

Inquired on
02/25/2020,
02/07/2020,
01/24/2020,
12/31/2019,
12/14/2019,
11/30/2019,
11/16/2019,
11/01/2019,
10/18/2019,
10/09/2019,
09/25/2019,
09/14/2019,
08/31/2019,
08/17/2019,
08/03/2019,
07/20/2019,
07/11/2019,
07/06/2019,

EXPERIAN

Inquired on
07/11/2019,
06/19/2019,
02/10/2019,
01/26/2019 and 10/
23/2018

PO BOX 9600,
ALLEN TX 75013
(800) 311-4769

EXPERIAN

CREDITMATCH

Inquired on
07/11/2019,
06/19/2019,
02/10/2019,
01/26/2019 and 10/
23/2018

475 ANTON BLVD,
COSTA MESA CA
92626

07/03/2019,
06/19/2019,
05/18/2019,
05/04/2019,
04/20/2019,
04/06/2019,
03/23/2019,
03/09/2019,
02/23/2019,
02/10/2019,
02/09/2019,
01/26/2019,
01/21/2019,
01/07/2019,
12/24/2018,
12/10/2018,
11/26/2018,
11/12/2018 and 10/
23/2018

475 ANTON BLVD,
COSTA MESA CA
92626
(866) 431-3471

**CLARITY SERVICES
INC**

Inquired on
06/02/2019

PO BOX 5717,
CLEARWATER FL
33758
(866) 390-3118

**UNITED STATES
CITIZENSHI**

Inquired on
05/05/2019

111
MASSACHUSETTS
AVE NW,
WASHINGTON DC
20001

**CREDIT
MANAGEMENT, LP**

Inquired on
04/25/2019

6080 TENNYSON
PKWY STE 100,
PLANO TX 75024
(877) 741-7302

EXPERIAN

Inquired on
02/01/2019,
07/22/2017 and 12/
30/2016

PO BOX 2002,
ALLEN TX 75013
(888) 397-3742

DIVVY HOMES INC

Inquired on
01/29/2019

CREDCO

Inquired on
01/07/2019,
01/05/2019 and 11/
24/2018

CREDCO

Inquired on
11/24/2018

,

ONEMAIN

Inquired on
10/27/2018

530 HOWARD ST
STE 100,
SAN FRANCISCO CA
94105
(425) 443-6009

10277 SCRIPPS
RANCH BLVD,
SAN DIEGO CA
92131

PO BOX 1010,
EVANSVILLE IN
47706
(844) 298-9773

EXPERIAN

Inquired on
10/23/2018

475 ANTON BLVD,
COSTA MESA CA
92626
(866) 673-0140

Credit Score



Your annual credit report does not include a credit score.

See your FICO® Scores¹ and more with Experian CreditWorksSM.

Get Your FICO® Scores

¹Credit score is calculated based on FICO® Score 8 model, unless otherwise noted. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). Your lender or insurer may use a different FICO® Score than FICO® Score 8 or such other base or industry-specific FICO® Score (if available), or another type of credit score altogether. [Learn more.](#)

Important Messages

Medical Information

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 on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

Contact Experian

Online

Visit Experian.com/dispute to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit Experian.com/help

Phone

Monday - Friday

9am to 5pm

(855) 414-6047

Mail

Experian

PO Box 9701

Allen, TX 75013

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe 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. You may request and obtain all the 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 identity 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.

In addition, 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 creditworthiness 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 it 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.

Consumers Have The Right To Obtain A Security Freeze

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

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:

FOR QUESTIONS OR CONCERNS REGARDING:

PLEASE 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. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

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 lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

b. Federal Reserve
Consumer Help Center
PO Box 1200

c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations

Minneapolis, MN 55480

d. Federal Credit Unions

c. FDIC Consumer Response Center

1100 Walnut Street, Box #11
Kansas City, MO 64106

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
Washington, DC 20580
(877) 382-4357

Notification of Rights

- Notification of Rights for California Consumers
- Notification of Rights for Colorado Consumers
- Notification of Rights for Connecticut Consumers
- Notification of Rights for Maryland Consumers
- Notification of Rights for Massachusetts Consumers
- Notification of Rights for Texas Consumers
- Notification of Rights for Vermont Consumers
- Notification of Rights for Washington Consumers

Terms of Use Agreement

Privacy Policy

Ad Targeting Policy

© 2020 Experian. All rights reserved.

Experian and the Experian trademarks used herein are trademarks or registered trademarks of Experian Information Solutions, Inc., ConsumerInfo.com, Inc. or its affiliates. Other product or company names mentioned herein are the property of their respective owners. [Licenses and Disclosures](#).

