



Your Credit Score and the Price You Pay for Credit

09/22/23

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Risk Based Pricing Notice – Exception form for loans not secured by Residential Real Property

App ID#: 242007

Lender: Provident Credit Union

Borrower: ANDREW B SHARP

Your Credit Score: 719

Source: EXPERIAN

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. It 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 320 to a high of 844. Generally, the higher your score, the more likely you are to be offered better credit terms.

HOW YOUR SCORE COMPARES TO THE OTHER SCORES OF OTHER CONSUMERS

Your credit score ranks higher than 42 % of U.S. Consumers

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 any 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?

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 –

By telephone: Call toll-free 1-877-322-8228

On the web: Visit www.annualcreditreport.com

By mail: Mail your completed Annual Credit Report Request Form, which you can obtain 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 Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore/.