

Claverack Rural Electric Cooperative

(New Member) Credit Report Information Determining Your Security Deposit (if applicable)

What is a credit report?	<p>A 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>
How did we use your credit report?	<p>We used your information from your credit report to set the terms of your required security deposit.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report, with credit reporting agencies.</p> <p>If you find mistakes on your credit report contact Experian, which is the consumer reporting agency from which we obtained your credit report.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How do you contact the credit reporting agency used to determine your security deposit?	<p>To obtain your information from this agency, contact:</p> <p><i>By telephone:</i> Call toll-free: 1-888-397-3742</p> <p><i>By mail:</i> Mail your written request to: Experian 701 Experian Parkway P.O. Box 2002 Allen, TX 75013</p> <p><i>On the web:</i> http://www.experian.com/report access</p> <p>Under federal law, you have the right to obtain a free copy of your credit report for 60 days after you receive notice.</p>
How can you obtain more information about your credit?	<p>You can access a free credit report annually at: www.annualcreditreport.com.</p>
How can you get more information about credit reports?	<p>For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's website at www.federalreserve.gov, or the Federal Trade Commission's website at www.ftc.gov.</p>