

**H-7. Model form for account review risk-based pricing notice with credit score information**

**[Name of Entity Providing the Notice]**

**Your Credit Report[s] and the Pricing of Your Account**

<b>What is a credit report?</b>	<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>
<b>How did we use your credit report[s]?</b>	<p>We have used information from your credit report[s] to review the terms of your account with us.</p> <p>Based on our review of your credit report[s], we have increased the annual percentage rate on your account.</p>
<b>What if there are mistakes in your credit report[s]?</b>	<p>You have a right to dispute any inaccurate information in your credit report[s].</p> <p>If you find mistakes on your credit report[s], contact <b>[insert name of CRA(s)]</b>, which [is/are] [a consumer reporting agency/consumer reporting agencies] from which we obtained your credit report[s].</p> <p>It is a good idea to check your credit report[s] to make sure the information [it contains/they contain] is accurate.</p>

<b>How can you obtain a copy of your credit report[s]?</b>	<p>Under federal law, you have the right to obtain a copy of your credit report[s] without charge for 60 days after you receive this notice. To obtain your free report[s], contact <b>[insert name of CRA(s)]</b>:</p> <p><i>By telephone:</i>                      Call toll-free: 1-877-xxx-xxxx</p> <p><i>By mail:</i>                                      Mail your written request to: <b>[Insert address]</b></p> <p><i>On the web:</i>                                      Visit <b>[insert web site address]</b></p>
<b>How can you get more information about credit reports?</b>	<p>For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a>, or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a>.</p>

## Your Credit Score and Understanding Your Credit Score

<b>Your credit score</b>	<p>[Insert credit score]</p> <p>Source: [Insert source]                      Date: [Insert date score was created]</p>
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>The range of scores</b>	<p>Scores range from a low of [Insert bottom number in the range] to a high of [Insert top number in the range].</p>
<b>Key factors that adversely affected your credit score</b>	<p>[Insert first factor]</p> <p>[Insert second factor]</p> <p>[Insert third factor]</p>

	<p><b>[Insert fourth factor]</b></p> <p><b>[Insert number of enquiries as a key factor, if applicable]</b></p>
<p><b>[How can you get more information about your credit score?]</b></p>	<p>[If you have any questions regarding your credit score, you should contact [entity that provided the credit score] at:</p> <p>Address: _____</p> <p>_____</p> <p>[Toll-free] Telephone number: _____]</p>