

THE FAIR CREDIT REPORTING ACT

Your Credit Report provides a glimpse on how responsible you are with paying your bills. Maintaining a clean credit report is very important for your financial well being. Any negative information on your report will lower your credit score. Most likely with a lower credit score you will be:

- 1) denied future credit,
- 2) offered lower credit limits,
- 3) pay higher interest rates.

Make your Payments on time and always pay at least the minimum amount. If you have a loan with the Credit Union please beware of the following:

- * We report information about your loan account to credit bureaus.
- * Late payments, missed payments or other defaults on your account will be reflected in your credit report.

Everyone is entitled to ONE FREE Credit Report a year. Please make sure you request your copy & look it over very carefully to make sure the information on it is correct. If you find an error you must then report it to the credit bureau with the dispute form enclosed with your credit report.

The FREE Annual Credit Report started September 1, 2005 for New Jersey residents. If you were denied credit before this date you are still entitled to a free credit report.

*You should review your credit report from each
credit reporting agency at least once a year.*

Beginning Sep 1, 2005
Receive a **FREE** copy
Of all 3 credit reports
(877) 322-8228
Or

www.annualcreditreport.com

*If you desire to receive the reports more frequently, or with a score,
the agencies will charge you for them.*

INDIVIDUAL AGENCIES

<i>Agency</i>	<i>Telephone</i>	<i>Web Site</i>
Equifax	(800) 685-1111	www.equifax.com
Experian	(888) 397-3742	www.experian.com/freestate
TransUnion	(800) 888-4213	www.transunion.com