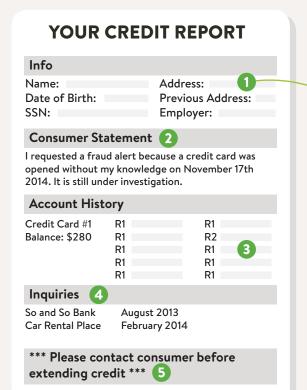
How to read a CREDIT REPORT



RO Too new, approved but not used
R1 Pays within 30 days of due date
R2 Pays within 60 days of due date
R3 Pays within 90 days of due date
R4 Pays within 120 days of due date
R5 Account at least 150 days past due date, not yet rated R9
R6 This rating does not exist

NORTH AMERICAN

Pays within 120 days of due date

Account at least 150 days past due date, not yet rated R9

This rating does not exist

Making regular payments through a special arrangement

Repossession or foreclosure

C Line of credit

I Installment
(e.g., car loan)

M Mortgage

O Open account
(e.g., accounts with utility companies)

Ratings can be

combined with different

letter codes

CREDIT REPORT

LETTER CODES

(e.g., credit cards)

If you know what to look for, your credit report can be a powerful tool in boosting your credit score and protecting you against identity theft.

1 PERSONAL INFORMATION

Review your personal information and make sure it is up-to-date.

2 CONSUMER STATEMENT

If something on your credit report is in the process of being disputed (like an error or activity related to identity theft), your explanation of the issue appears here.

3 ACCOUNT HISTORY

Go over this section carefully. Some credit bureaus use symbols or codes to indicate the status of your account (we've included some common examples). Keep an eye out for:

- · Accounts that aren't yours
- Closed accounts listed as open (and vice versa)
- Errors in your account history (like late payments)
- A missing notice of dispute (there should be a record of any errors you've reported in your account history)
- · Negative activity that's more than seven years old

4 INQUIRIES

Here you can see which lenders and companies have pulled up your credit report. Contact any companies that accessed your report without your permission.

5 FRAUD ALERT

If you suspect that you're a victim of identity theft, you can request a fraud alert. This requires lenders to verify ID before extending any credit in your name.

BROUGHT TO YOU BY

Need more help? Each of the major credit bureaus provides a detailed guide on reading their credit reports that can be accessed through their website.



Bad debt, placed for collection