

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Notice of Your Ability to Receive a Free Credit Report

Dear [Customer Name],

We are writing to inform you that we recently reviewed your account for [Type of Account/Account Number Ending in XXXX]. Based on a review of your credit report, we have decided to [set/maintain] the annual percentage rate (APR) on your account at [Percentage]%.

The terms offered to you may be less favorable than the terms offered to consumers with very good credit histories. This is because your credit report contains information that we used to determine your interest rate.

Your Right to a Free Credit Report

You have a right to a free copy of your credit report from the consumer reporting agency listed below. You must request this report within 60 days of receiving this notice.

[Name of Credit Reporting Agency]
[Agency Address]
[Agency Phone Number]
[Agency Website]

Your Credit Score

We also used a credit score from this agency in our review. A credit score is a number that reflects the information in your credit report. Your credit score can change over time.

- **Your Credit Score:** [Insert Score]
- **Date Scored:** [Insert Date]
- **Score Range:** [Insert Low Score] to [Insert High Score]

Key factors that adversely affected your credit score include:

- [Factor 1]
- [Factor 2]
- [Factor 3]
- [Factor 4]

What You Can Do

If you find any errors in your credit report, you should contact the consumer reporting agency to dispute the information. For more information on your credit report and how to improve your score, visit the Consumer Financial Protection Bureau at www.consumerfinance.gov.

Sincerely,

[Financial Institution Name]

[Department Name]

[Contact Phone Number]