

[Company Name]  
[Company Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

# Notice of Your Credit Report and the Price of Your Credit

Dear [Recipient Name],

We are providing this notice to you because we have used a consumer report from a consumer reporting agency in connection with your application for an auto loan. The terms we are offering you, such as the Annual Percentage Rate (APR), are based on data from your consumer report.

The terms offered to you may be less favorable than the terms offered to consumers with very good or excellent credit histories.

## Your Credit Score

Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

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

### Key factors that adversely affected your credit score:

1. [Factor 1]
2. [Factor 2]
3. [Factor 3]
4. [Factor 4]

## How Your Score Compares

Your credit score ranks higher than [Insert Percentage]% of U.S. consumers.

# What You Should Know About Your Credit Report

You have a right to dispute any inaccurate information in your report. If you find mistakes, contact the consumer reporting agency listed below. You also have a right to obtain a free copy of your credit report from the agency listed below if you request it within 60 days of receiving this notice.

## **Consumer Reporting Agency Contact Information:**

[Agency Name]

[Agency Address]

[Agency Phone Number]

[Agency Website]

For more information on credit reports and scores, visit the Consumer Financial Protection Bureau website at [www.consumerfinance.gov](http://www.consumerfinance.gov).

Sincerely,

[Name/Title]

[Company Name]