

[Financial Institution Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

Date: [Date Issued]

To: [Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Notice of Your Credit Score and the Price of Your Credit

Your Credit Score

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

Your credit score: **[Insert Score]**

Source of credit score: **[Insert Name of Credit Bureau/CRA]**

Date score was created: **[Insert Date]**

Understanding Your Credit Score

- **Range of scores:** Scores range from a low of [Insert Minimum Score] to a high of [Insert Maximum Score].
- **Key factors that adversely affected your credit score:**
 1. [Factor 1]
 2. [Factor 2]
 3. [Factor 3]
 4. [Factor 4]

How We Use Your Credit Score

We used your credit score to help set the terms of the auto financing we are offering you. The terms offered to you may be less favorable than the terms offered to consumers with very good credit scores.

What You Can Do

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, you should contact the credit bureau that provided the report.

Under federal law, you have the right to obtain a free copy of your credit report from the bureau listed above for up to 60 days after receiving this notice. To request your report, contact:

[Insert Name of Credit Bureau]

[Insert Bureau Address]

[Insert Bureau Website/Phone Number]

For more information about credit scores and your credit report, visit the Consumer Financial Protection Bureau (CFPB) website at www.consumerfinance.gov.