

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

Notice of Your Credit Score and the Price of Your Credit

Date: [Current Date]

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

1. Introduction

We are providing you with this notice in connection with your application for a Retail Installment Contract. The terms offered to you were based, in whole or in part, on information from a consumer report. The terms offered to you may be less favorable than the terms offered to consumers with very good credit histories.

2. 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: [Score]
- Date of Score: [Date]
- Source of Score: [Name of Credit Reporting Agency]

3. Understanding Your Credit Score

The range of possible credit scores under the model used is from a low of [Min Score] to a high of [Max Score].

Key factors that adversely affected your credit score include:

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

4. How Your Score Compares

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

5. What You Can Do

You have a right to dispute any inaccurate information in your consumer report. You can also receive a free copy of your consumer report from the agency listed below if you request it within 60 days of receiving this notice.

[Credit Bureau Name]
[Credit Bureau Address]
[Credit Bureau Phone Number]
[Credit Bureau Website]

If you have questions regarding your credit report, please contact the credit reporting agency directly. They did not make the decision to take the specific action and are unable to provide you with the specific reasons why the terms were offered.

Sincerely,

[Name/Department]
[Company Name]