

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

Date: [Date]

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

Notice of Your Credit Terms

We are providing you with this notice because we used a consumer report from a consumer reporting agency in connection with your application for [Type of Credit/Loan].

The terms we are offering you, such as the annual percentage rate (APR), are based in part on information 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:** [Score]
- **Date Scored:** [Date]
- **Scores Range From:** [Low Score] to [High Score]

Key factors that adversely affected your credit score:

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

How to Obtain a Copy of Your Credit Report

You have a right under the Fair Credit Reporting Act to obtain a free copy of your consumer report from the consumer reporting agency listed below for 60 days after receiving this notice.

[Name of Consumer Reporting Agency]
[Agency Address]

[Agency Phone Number]
[Agency Website]

Your Right to Dispute Information

You also have the right to dispute the accuracy or completeness of any information in the consumer report furnished by the consumer reporting agency. If you find any errors, you should contact the consumer reporting agency directly.

Please note that the consumer reporting agency played no part in our decision and is unable to provide you with the specific reasons why you received the terms offered.

For more information about credit scores and your consumer report, you may visit the website of the Consumer Financial Protection Bureau at **www.consumerfinance.gov**.

Sincerely,

[Name/Department]
[Company Name]