Equal Credit Opportunity Act Notice

If you recently applied for credit at the credit union and the request was denied, you should be aware of the following information related to the Fair Credit Reporting Act:

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act and if applicable, comparable provisions of state law prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this credit union is The Consumer Financial Protection Bureau, at the following address:
1700 G Street NW, Washington, DC 20552.

USE OF CREDIT REPORT

If we used a credit report in reviewing your request for credit, the following notice applies:

Our credit decision was based in whole or in part on the information obtained in a report from the consumer reporting agency listed below. You have the right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply reasons why we have denied credit to you. You have the right, within 60 days after you receive this notice, to obtain a free copy of your consumer report by contacting the consumer reporting agency listed below. You have the right to dispute the accuracy or completeness of any information in your consumer report by contacting the agency listed below.

Consumer Reporting Agency: EXPERIAN Telephone Number: 888-397-3742
Address: PO BOX 4500 ALLEN, TX 75013
Website: https://www.experian.com/disputes/main.html