

DAD FREDDIE
1234 MAIN ST, DEARBORN, MO 64439

Loan Number: **123456789000**

Requestor: **Advantage Credit, Inc**
Report ID: **mh7twc997x0u**
Portfolio ID: **hyqjvdq4amx4-1-port**
Created Date: **07/MAY/23**
Date Range: **06/MAY/22 - 07/MAY/23**

TOTAL ASSET SUMMARY

Current

\$1,015

2 Month Average

\$1,017

6 Month Average

\$1,014

SUMMARY BY ACCOUNT

Financial Institution	Account Name	Account Owner	Account Number	Account Type	Beginning Balance	Average Monthly Bal.	Current Balance
FinBank	Savings	JOHN DOE 924 GAINSVILLE HIGHWAY SUITE 130 BUFORD, GA 30518	2222	Savings	\$505	\$505	\$507
FinBank	Checking	JOHN DOE 924 GAINSVILLE HIGHWAY SUITE 130 BUFORD, GA 30518	1111	Checking	\$505	\$505	\$507

TRANSACTION DATA BY ACCOUNT

Financial Institution	Account Number	Transaction History Data
FinBank	2222	<p>Available: 07/MAY/21 - 07/MAY/23</p> <p>Requested: 06/MAY/22 - 07/MAY/23</p>
FinBank	1111	<p>Available: 07/MAY/21 - 07/MAY/23</p> <p>Requested: 06/MAY/22 - 07/MAY/23</p>

Note: Available transaction history may be limited due to the account opening date, or the amount of history the institution provides.

INSUFFICIENT FUNDS BY ACCOUNT

FinBank	Savings	Days since the most recent insufficient funds fee debit transaction	0	Total number of insufficient funds	0
FinBank	Checking	Days since the most recent insufficient funds fee debit transaction	0	Total number of insufficient funds	0

TRANSACTION HISTORY**FinBank Savings (2222)****Deposits/Credits**

Date	Category	Description/Memo	Amount
07/APR/23	Deposit	SAVINGS credit 97 walmart	\$4.07
18/MAR/23	Deposit	SAVINGS credit 77 walmart	\$3.18
26/FEB/23	Deposit	SAVINGS credit 57 walmart	\$2.26
06/FEB/23	Deposit	SAVINGS credit 37 walmart	\$2.06
17/JAN/23	Deposit	SAVINGS credit 17 walmart	\$1.17
28/DEC/22	Deposit	SAVINGS credit 362 walmart	\$12.28
08/DEC/22	Deposit	SAVINGS credit 342 walmart	\$12.08
18/NOV/22	Deposit	SAVINGS credit 322 walmart	\$11.18
29/OCT/22	Deposit	SAVINGS credit 302 walmart	\$10.29
09/OCT/22	Deposit	SAVINGS credit 282 walmart	\$10.09
19/SEP/22	Deposit	SAVINGS credit 262 walmart	\$9.19
30/AUG/22	Deposit	SAVINGS credit 242 walmart	\$8.30
10/AUG/22	Deposit	SAVINGS credit 222 walmart	\$8.10
21/JUL/22	Deposit	SAVINGS credit 202 walmart	\$7.21
01/JUL/22	Deposit	SAVINGS credit 182 walmart	\$7.01
11/JUN/22	Deposit	SAVINGS credit 162 walmart	\$6.11
22/MAY/22	Deposit	SAVINGS credit 142 walmart	\$5.22

Withdrawals/Debits

Date	Category	Description/Memo	Amount
17/APR/23	Shopping	SAVINGS debit 107 walmart	-\$4.17
28/MAR/23	Shopping	SAVINGS debit 87 walmart	-\$3.28
08/MAR/23	Shopping	SAVINGS debit 67 walmart	-\$3.08
16/FEB/23	Shopping	SAVINGS debit 47 walmart	-\$2.16
27/JAN/23	Shopping	SAVINGS debit 27 walmart	-\$1.27
07/JAN/23	Shopping	SAVINGS debit 7 walmart	-\$1.07
18/DEC/22	Shopping	SAVINGS debit 352 walmart	-\$12.18
28/NOV/22	Shopping	SAVINGS debit 332 walmart	-\$11.28
08/NOV/22	Shopping	SAVINGS debit 312 walmart	-\$11.08
19/OCT/22	Shopping	SAVINGS debit 292 walmart	-\$10.19
29/SEP/22	Shopping	SAVINGS debit 272 walmart	-\$9.29
09/SEP/22	Shopping	SAVINGS debit 252 walmart	-\$9.09
20/AUG/22	Shopping	SAVINGS debit 232 walmart	-\$8.20
31/JUL/22	Shopping	SAVINGS debit 212 walmart	-\$7.31
11/JUL/22	Shopping	SAVINGS debit 192 walmart	-\$7.11
21/JUN/22	Shopping	SAVINGS debit 172 walmart	-\$6.21
01/JUN/22	Shopping	SAVINGS debit 152 walmart	-\$6.01
12/MAY/22	Shopping	SAVINGS debit 132 walmart	-\$5.12

Deposits/Credits

Date	Category	Description/Memo	Amount
07/APR/23	Deposit	CHECKING credit 97 walmart	\$4.07
18/MAR/23	Deposit	CHECKING credit 77 walmart	\$3.18
26/FEB/23	Deposit	CHECKING credit 57 walmart	\$2.26
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A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA.

For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

All consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT
1 (a) Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
1 (b) Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2 (a) To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks.	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
2 (b) State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.	Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
2 (c) Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
2 (d) Federal Credit Unions	National Credit Union Administration Office of Consumer Financial Protection Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3 Air Carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4 Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5 Creditors subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6 Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7 Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8 Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090

TYPE OF BUSINESS:	CONTACT
9 Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357