

## COOKE COUNTY ELECTRIC COOPERATIVE ASSN.

### Your Credit Report[s] and the Price You Pay for Credit

<b>What is a credit report?</b>	A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.
<b>How did we use your credit report[s]?</b>	We used your information from your credit report to determine if a security deposit is required on your electric service account.
<b>What if there are mistakes in your credit report[s]?</b>	<p>You have a right to dispute any inaccurate information in your credit report.</p> <p>If you find mistakes on your credit report, contact <b>Experian</b>, which is the consumer reporting agency from which we obtained your credit report.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report[s]?</b>	<p>Under federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report, contact Experian:</p> <p><i>By telephone:</i> Call toll-free: 1-800-234-7683</p> <p><i>By mail:</i> Mail your written request to:</p> <p>ONLINE Information Services Consumer Service PO Box 1489 Winterville, NC 28590</p> <p><i>On the web:</i> Visit <a href="http://www.onlineis.com/consumers">http://www.onlineis.com/consumers</a></p>
<b>How can you get more information about credit reports?</b>	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a> , or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a> .