

CONSUMER(S) NAME AND ADDRESS	LENDER NAME CHEMICAL BANK Bay Community Bank – 4401 333 E Main Street Midland, MI 48640
	LOAN APPLICATION DATE

Your Credit Report(s) and the Price You Pay for Credit

What is a credit report?	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.
How did we use your credit report(s)?	We used information from your credit report(s) to set the terms of the credit we are offering you, such as the Annual Percentage Rate and or Down Payment requirement. The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories
What if there are mistakes in your credit report(s)?	<p>You have a right to dispute any inaccurate information in your credit report(s).</p> <p>If you find mistakes on your credit report(s), contact Trans Union,</p> <p>Which is/are the consumer reporting agency(ies) from which we obtained your credit report(s).</p> <p>It is a good idea to check your credit report(s) to make sure the information it/they contain(s) is accurate</p>
How can you obtain a copy of your credit report(s)?	<p>Under federal law, you have the right to obtain a copy of your credit report(s) without charge for 60 days after you receive this notice. To obtain your free report(s), contact:</p> <p style="text-align: center;">Trans Union</p> <p><i>By telephone:</i> _____ Call toll-free: (800) 888-4213</p> <p><i>By mail:</i> _____ Mail your written request to: 2 Baldwin Place, P.O. Box 1000 Chester, PA 19022-0000</p> <p><i>On the web:</i> _____ Visit <u>www.transunion.com/myoptions</u></p>
How can you get more information about credit reports?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .