

H-1. Model form for risk-based pricing notice

**[Name of Entity Providing the Notice]
Your Credit Report[s] and the Price You Pay for Credit**

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| 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]? | <p>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/down payment].</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p> |
| 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 [insert name of CRA(s)], which [is/are] the [consumer reporting agency/consumer reporting agencies] 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 contains/they contain] 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 [insert name of CRA(s)]:</p> <p><i>By telephone:</i> Call toll-free: 1-877-xxx-xxxx</p> <p><i>By mail:</i> Mail your written request to: [Insert address]</p> <p><i>On the web:</i> Visit [insert web site address]</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 . |