

Claverack Rural Electric Cooperative

(New Member) Credit Report Information Determining Your Security Deposit (if applicable)

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?	We used your information from your credit report to set the terms of your required security deposit. 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?	You have a right to dispute any inaccurate information in your credit report, with credit reporting agencies. If you find mistakes on your credit report contact Experian , which is the consumer reporting agency from which we obtained your credit report. It is a good idea to check your credit report to make sure the information it contains is accurate.
How do you contact the credit reporting agency used to determine your security deposit?	To obtain your information from this agency, contact: <i>By telephone:</i> Call toll-free: 1-888-397-3742 <i>By mail:</i> Mail your written request to: Experian 701 Experian Parkway P.O. Box 2002 Allen, TX 75013 <i>On the web:</i> http://www.experian.com/report access Under federal law, you have the right to obtain a free copy of your credit report for 60 days after you receive notice.
How can you obtain more information about your credit?	You can access a free credit report annually at: www.annualcreditreport.com .
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 website at www.federalreserve.gov , or the Federal Trade Commission's website at www.ftc.gov .

***Claverack REC does not actually see your credit score or your full report, but uses the above mentioned credit reporting agency to determine a threshold for security deposit application for new members. Additionally, we do not keep records of your credit reports.**