

EQUIFAX

How To Read An Equifax Credit Report

Customer Tutorial

Important Legal Note

The information in this presentation is not to be relied upon, is not intended to be, nor should it be used or construed as, legal advice. Equifax assumes no liability for any errors or omissions in the information in this presentation. Compliance with the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA) or their respective regulations is the responsibility of each entity to which such laws apply. All specific consumer, customer and other third party information in this presentation is fictitious.

This presentation contains Equifax proprietary and confidential information. Do not distribute or copy.

Information Included in an Equifax Credit Report

- **Personal Information** - Name, address, Social Security number, date of birth, employment history
- **Credit History** - Account details such as open date, credit limit, loan amount, balance, payment terms and history
- **Inquiries** - Record of who has procured the credit report
- **Public Records** and **Collections** - Liens, bankruptcies, judgments, items being handled by a collection agency

Information **NOT** Included in an Equifax Credit Report

- Checking or savings account data
- Bankruptcies more than 10 years old
- Charged-off debts or collection items more than seven years old
- Gender, ethnicity, religion or political affiliation
- Medical history
- Criminal records
- Motor vehicle records
- Actual items purchased by credit card

Permissible Purposes Under The FCRA

- The Fair Credit Reporting Act limits the use of consumer reports to protect consumers' privacy.
- All users must have a permissible purpose under the FCRA to obtain a consumer report.

Permissible Purposes under the FCRA Include, Without Limitation:

- For the extension of credit as a result of an application from a consumer
- For employment purposes, including hiring and promotion decisions, where the consumer has given written permission
- When there is a legitimate business need in connection with a business transaction that is initiated by the consumer
- To review a consumer's account to determine whether the consumer continues to meet the terms of the account

Equifax Database and Report Names

- **ACRO** - An acronym for Automated Credit Report On-Line (Equifax's consumer credit database)
 - **ACROFILE**
 - **ACROFILE PLUS**

SAMPLE REPORT: ACROFILE & ACROFILE PLUS

ACROFILE and ACROFILE PLUS both contain:

- Address Discrepancy Message
- Fraud and Active Duty Military Alerts
- Consumer Referral Message
- Identification
- Employment
- Summary of File Items
- Public Records or Other Information
- Inquiries
- Trade

ACROFILE PLUS contains items above, plus:

- Summarized historical delinquency information
- Collection items grouped in a separate section from public records
- Accounts grouped by trade type (revolving, open and installment) and subtotals calculated for each
- Tradeline information stacked in a two-line format
- A 24-month payment history that provides customers with a graphic representation of the consumer's delinquency history

SAMPLE REPORT: ACROFILE & ACROFILE PLUS

*ADDRESS DISCREPANCY - NO SUBSTANTIAL DIFFERENCE

- * EXTENDED FRAUD VICTIM
- * ACTIVE MILITARY

*001 Equifax Information Services

P O BOX 740241 ATLANTA GA 30374-0241 800 / 685-1111

*CONSUMER, JOHN, Q, JR SINCE 03/10/81 FAD 12/28/05 FN-238

9412, MAIN, ST, ATLANTA, GA 30302, TAPE RPT 07/03

TELEPHONE (404) 555-1212 CRT RPTD 07/03

410, ORANGE GROVE, DR, SAN JOSE, CA 95119, CRT RPT 06/00

46, KENNEDY, DR, DETROIT, MI DAT RPT 03/99

****ALSO KNOWN AS - CCONSUMER JACK****

****FORMER NAME - CONSUMER, QUINCY****

BDS-03/03/1961, SSN 900-00-0000 SSN VER: Y

01 ALERT CONTACT* - MILITARY, RPTD- 07/22/2005, EFFECT: 07/04/2005

ADDRESS – 4000011 MAIN ST, APARTMENT 50, TULSA, OK, 33333

CELLULAR, (11111) 770-444-5555

PAGER , (12222) 770-444-5555

DAYTIME , (13333) 770-444-5555, EXT-88888

GEN INFO: THIS FIELD IS FOR ADDITIONAL INFORMATION, SUCH AS AN E-MAIL ADDRESS

Address Discrepancy Indicator Message

The Fair and Accurate Credit Transaction Act (FACTA) obligates consumer reporting agencies (CRAs) to return an address discrepancy indicator where appropriate.

If the inquiry address substantially differs from the address(es) on the credit file, the following message will display:
"ADDRESS DISCREPANCY – A
SUBSTANTIAL DIFFERENCE OCCURRED"

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Fraud Alerts and Active Duty Military Alert

The FACTA obligates a CRA to indicate when a consumer has placed an initial or extended fraud alert or active duty military alert on his or her file.

INITIAL FRAUD VICTIM

(Alert stays on file for 90 days)

EXTENDED FRAUD VICTIM

(Alert stays on file for 7 years)

ACTIVE DUTY MILITARY

(Alert stays on file for 12 months)

When an Initial or Extended Fraud Victim alert or an Active Duty Military alert is added to the file, the consumer may provide contact information to the CRA, which must then include such information in the report.

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Consumer Referral Message

Credit reporting agency address and telephone number for consumer contact.

The FCRA mandates that CRA contact information be provided on adverse action or declination letters when the decision is based on the credit report.

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Identification

Assists with verifying consumer information.

Includes:

- Subject name
- SINCE - date file was established
- FAD - date of most recent activity
- FN - file number for internal use
- Up to three addresses – current and former
- Telephone numbers
- Also known as (AKA) and former name (FN)
- Birth date(1), SSN and Social Security Number Verified (2)

(1) Creditors may report age instead of birth date to protect the consumer's privacy.

(2) An optional service that reports if Social Security Number has been verified through major Equifax reporting customers. Verification is not through the Social Security Administration.

Name Segment

- **Redefined fields**
 - **Last Name** – expanded from 25 to 51 positions
 - **First Name** – expanded from 15 to 25 positions
 - **Middle Name** – expanded from 15 to 25 positions
- **Benefits**
 - Allows Equifax to provide longer names in keeping with the current international practices
 - Enhances quality and accuracy
 - Enhances the file search process (future enhancement)

New Segments

- Other Identification Segment (OS) contains:
 - **Date Reported** – the date the OS segment was applied to the file
 - **Type Code Field** – Denotes the type of data that resides in the Other Identification Number field such as
 - *C = SIN, S = SSN and T = Tax ID*
 - **Other Identification Number** such as Tax ID number
 - **Reason codes** to explain the type of ID added to the file
 - *Tax ID #*
 - *Minor Child SSN*
 - *Social Insurance Number (Canada)*
- Benefits
 - Assists in ID verification and fraud detection/prevention

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02 EF- ENGINEER, CENTRAL POWER, SAN JOSE, CA

03 E2- ENGINEER, MAJOR MOTORS, DETROIT, MI

Employment

Displays up to three employers (current and two previous). May include the following information (to the extent available):

- Position
- Employer or firm
- City and state of employer
- Date employed, date verified, date left

Employment is listed by line number as follows:

Line 01 = current employer (ES)

Line 02 = former employer (EF)

Line 03 = second former employer (E2)

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02 EF- ENGINEER, CENTRAL POWER, SAN JOSE, CA
03 E2- ENGINEER, MAJOR MOTORS,DETROIT,MI

*SUM- 07/82-01/06, PR/OI-YES, FB-NO, ACCTS:7, HC\$450-160K, 4-ONES, 1-TWO,
1-FIVE, 1 -OTHER.

*****PUBLIC RECORDS OR OTHER INFORMATION*****

04 07/03* BKRPT 111VF000, 12345678-DSP-09/03, INDIVD, PERSONAL,
DISMSD CH-7

05 01/06 COLL 03/05 111YC00000 FOR
AMT:\$532 BAL:\$300 PAYMENT DLA:11/04, 1,654321
MEDICAL

06 05/03* ST JD, 111VF000, \$500, DEF-SUBJECT, 12345, ANY BANK USA, VER
01/06, SATISFIED, 08/03

07 11/05* LIEN, 111VF000, 1234567, \$580,VF,12/05,01/06

Summary of File Items

Snapshot of credit information found in the file and includes:

- Oldest open date of trade
- Newest reported date of trade
- Presence of Public Records/Other Information (indicated by yes or no)
- FB-NO (Foreign Bureau) - File contains no information from a non-Equifax affiliate
- Number of trade lines (accounts)
- Range of high credit amounts
- Number of accounts with each current status code (0-9). Example: Four trade lines are rated "1."

SAMPLE REPORT: ACROFILE PLUS

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4-ONES, 1-TWO, 1-FIVE, 1 -OTHER, HIST DEL - 1-THREE, 1-FOUR.

INQUIRY ALERT - SUBJECT SHOWS 3 INQUIRIES SINCE 10/05

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***** COLLECTION ITEMS *****

LIST	RPTD	AMT/BAL	DLA/EOA	AGENCY/CLIENT	STATUS/SERIAL
03/02	01/06	\$532	01/02	111YC00000	PAYMENT
		\$300	I		654321

MEDICAL

Historical Delinquency

Is added to the summary line and reflects the highest delinquency rating in either the maximum delinquency or 24-month history for each trade line.

Inquiry Alert

When 3 or more inquiries are present within a 90 day period, an alert message will display.

Public Record Display

ACROFILE PLUS groups public records in a separate section from collections.

SAMPLE REPORT: ACROFILE

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05 01/06 * COLL 03/05 111YC00000 FOR
AMT:\$532 BAL:\$300 PAYMENT DLA:11/04, I,654321
MEDICAL

06 05/03* ST JD, 111VF000, \$500, DEF-SUBJECT, 12345, ANY BANK USA, VER 010/06, SATISFIED, 08/03

07 11/05* LIEN, 111VF000, 1234567, \$580,VF,12/05,01/06

Public Records

Information collected from city, state and federal courthouses by third-party vendors. Once retrieved, this information is incorporated into the body of the credit file and may include:

- Bankruptcy
- Judgment
- Lien

SAMPLE REPORT: ACROFILE PLUS

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***** COLLECTION ITEMS *****

LIST	RPTD	AMT/BAL	DLA/EOA	AGENCY/CLIENT	STATUS/SERIAL
03/02	01/06	\$532	01/02	111YC00000	PAYMENT
		\$300	I		654321

MEDICAL

Public Records Displayed in the
ACROFILE PLUS format.

SAMPLE REPORT: ACROFILE & ACROFILE PLUS

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05 05/03 * ST JD, 111VF000, \$500, DEF-SUBJECT, 12345, ANY BANK USA, VER
01/06, SATISFIED, 08/03

06 11/05 * LIEN, 111VF000, 1234567, \$580, VF, 12/05, 01/06

Bankruptcy

- Date filed (07/03)
- Courthouse customer number (111VF000)
- Case number (12345678) and disposition date
- Filer (individual)
- Type of bankruptcy (personal)
- Disposition and Chapter (dismissed Chapter 7)

Dismissed (DISMSD) indicates the bankruptcy was not accepted by the court, and discharged (DSCHGD) indicates the bankruptcy was granted.

Chapter 7 is a straight bankruptcy with the debtor's assets distributed to the creditors, and Chapter 13 (Wage Earner Plan) is a court-arranged payment plan.

Bankruptcy Segment

- **New Fields**
 - **Prior Intent/Disposition Code** – contains a code that indicates the status of the bankruptcies prior to that in the Current Intent/Disposition Code field
 - *Added to address customer needs to track bankruptcies that move from one type of filing to another (ex. Chapter 13 to a Chapter 7)*
 - **Current Disposition Date** – contains the date of the final status of the case (previously stored in the case number field)
 - *Added to create a specific field for this information. Assists in model development*

Bankruptcy Segment cont'd

- **New Fields**

- **Verified Date** – contains the date that the information contained in the bankruptcy was verified manually (previously stored in the case number field)
 - *Added to create a specific field for this information*
- **Date Reported** – The date the bankruptcy was reported to Equifax
 - *Currently, only Date Filed is provided*
 - *Enhances file quality*

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05 05/03 * ST JD, 111VF000, \$500, DEF-SUBJECT, 12345, ANY BANK USA, VER
01/06, SATISFIED, 08/03

06 11/05 * LIEN, 111VF000, 1234567, \$580, VF, 12/05, 01/06

Abstract of Judgment

- Date filed (05/03)
- Courthouse customer number (111VF000)
- Amount of Judgment
- Defendant is the subject
- Case number (12345)
- Plaintiff is Any Bank USA
- Date item was verified (01/06)
- Status (satisfied)
- Date Satisfied (08/03)

Lien

- Date filed (11/05)
- Courthouse customer number (111VF000)
- Case number (1234567)
- Amount Due (\$580)
- Industry code (Federal or State)
- Date released (12/05)
- Date verified (01/06)

SAMPLE REPORT: ACROFILE

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05 01/06 * COLL 03/05 111YC00000 FOR

AMT:\$532 BAL:\$300 PAYMENT DLA:11/04, I,654321

MEDICAL

06 01/06 *COLL 06/04 111YC01243 ABC COLL FOR METRO TELE

AMT: \$58 BAL:\$0 PAID DLA: 05/04, ,I, 51150

07 05/03* ST JD, 111VF000, \$500, DEF-SUBJECT, 12345, ANY BANK USA, VER 01/06, SATISFIED, 08/03

08 11/05* LIEN, 111VF000, 1234567, \$580,VF,12/05,01/06

Collections

Accounts placed with third party collection agencies are found in this section of the ACROFILE format.

Collection items include:

- Date reported (01/06)
- Date assigned to collection agency (03/05)
- Agency customer number (111YC00000)
- Agency's name and agency's client (FOR – not stated)
- Amount originally owed (\$532)
- Balance due (\$300)
- Date of last payment: also date of balance (11/04)
- ECOA - whose account (individual) See slide 30
- Account number (654321)
- Medical debt

NOTE: The FCRA prohibits the original creditor from being disclosed on medical debts.

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		\$300	I		654321

MEDICAL

Collection

- Date listed with collection agency (03/05)
- Date last reported to CRA (01/06)
- Amount Owed (\$532) and balance (\$300)
- Date of balance (01/04)
- ECOA-whose account (individual)
- Agency customer number (111YC00000)
- Agency name – not stated
- Status (payment)
- Serial number is the account number (654321)
- MEDICAL - indicates agency client for a medical account

Collection Segment 6.0

- **New Fields**

- **Creditor Classification** – indicates the type of business of the original creditor
 - *Added to assist in identifying type of collections*
 - *Only reported if a Third Party Collection agency supplies the information (It is not required)*
- **Last Payment Date** – captures the last date a collection payment was received
 - *Shows the date the consumer last made a payment on the account*
- **Date of 1st Delinquency** (previously the date of last activity) – indicates the date of first delinquency as reported by the original creditor
 - *Added to reflect currently reported values*

SAMPLE REPORT: ACROFILE

FIRM/ID CODE	RPTD	OPND	H/C	TRM	BAL	P/D	CS	MR	EOA	ACCOUNT NUMBER
SKY BANK *111BB0000	01/06	11/05	2500	20	650		R1	02	J	86911
										DLA 01/06
RETAILERS *111DC00	12/05	10/99	1478	30	903	155	R5	23	J	81711
30(03) 60(01) 90+(01)	11/05-R4,10/05-R3,09/05-R2									DLA 07/05
ACCOUNT CLOSED BY CREDIT GRANTOR										
HOMES *111FM000	12/05	09/00	160K	1350	156K		I2	63	I	85611
TOWNCU 111FC000	10/04	08/99	LOST OR STOLEN CARD							24511
&										
END OF REPORT EQUIFAX AND AFFILIATES - 01/04/06										

Tradelines

- FIRM/ID CODE – Name and customer number of reporting company; an asterisk indicates trade information is from an automated data supplier (SKY BANK 111BB0000)
- RPTD – Date item was reported; most customers report information monthly (01/06)
- OPND – Date account was opened (11/05)
- H/C – High credit; on revolving accounts may indicate credit limit (2500)
- TRM – Monthly repayment amount or number of months or years shown with M or Y in the field (\$20)
- BAL – Balance owed as of reported date (650)
- P/D – Past due amount as of reported date

SAMPLE REPORT: ACROFILE

FIRM/ID CODE	RPTD	OPND	H/C	TRM	BAL	P/D	CS	MR	EOA	ACCOUNT NUMBER	
SKY BANK *111BB0000	01/06	11/05	2500	20	650		R1	02	J	86911	
										DLA 01/06	
RETAILERS *111DC00	12/05	10/99	1478	30	903	155	R5	23	J	81711	
	30(03) 60(01) 90+(01)	11/05-R4,10/05-R3,09/05-R2								DLA 07/05	
ACCOUNT CLOSED BY CREDIT GRANTOR											
HOMES *111FM000	12/05	09/00	160K	1350	156K		I2	63	I	85611	
TOWNCU 111FC000	10/04	08/99	LOST OR STOLEN CARD								24511
&											
END OF REPORT EQUIFAX AND AFFILIATES - 01/04/06											

Tradelines (continued)

- CS – Type and current status of account (R1)
- MR – Months reviewed; usually the number of months an account has been reported to Equifax (02)
- EOA – Equal Credit Opportunity Act; code indicates account owner (J)
- Account Number – Account number with reporting company; usually truncated or partial account number for security reasons (86911)
- DLA – Date of last activity; either payment or purchase or the first delinquency. Determines account purge date (01/06)

SAMPLE REPORT: ACROFILE PLUS

FIRM / IDENT CODE ECO/A/ACCT NUMBER	CS	RPTD OPND	LIMIT P/DUE	HICR TERM	BAL \$	DLA	MR (30-60-90+) 24 MONTH HISTORY	MAX/DEL
SKY BANK J/86934	*111BB0000	R1	01/06 11/05	--- ---	2500 20	650	01/06	02
TOWNCU I/27043	111FC000	R1	01/06 07/99	--- ---	5000 135	4500	01/06	99
RETAILERS J/81750	*111DC00	R5	12/05 10/99	--- 155	1478 30	903	07/05 23 (03-01-01) 432***2****/*****2*****	08/03-R4
ACCOUNT CLOSED BY CREDIT GRANTOR								
REVOLVING TOTALS			---	8978	6053			
			155	185				
TRAVELCLUB* J/75250	*111ON000	O1	09/04 01/95	--- ---	450 123	123	09/04	08
OPEN TOTALS			---	450	123			
			---	123				

Display Tradeline

- Stacks tradelines in a two-line format
- Groups trade by type (revolving, open and installment)
- Provides subtotals which assist with calculating debt-to-high credit ratios
- Provides a 24-month history grid. The grid displays asterisks when the account was paid as agreed or will display status (2-9) when there was a delinquency.
- A 24-month grid will not display if there have not been any delinquencies in the past two years.
- Provides a maximum delinquency. Displays the most recent/highest delinquency before the 24 month history. Example: 08/03-R4

SAMPLE REPORT: ACROFILE PLUS

How to Read a 24-month History

FIRM / IDENT CODE ECO/A/CCT NUMBER	CS	RPTD OPND	LIMIT P/DUE	HICR TERM	BAL \$	DLA MR (30-60-90+) 24 MONTH HISTORY	MAX/DEL
RETAILERS J/81711	*111DC00	R5	12/05 10/99	----- 155	1478 30	903	07/05 23 (03-01-01) 08/03-R4 432***2****/****2****

- Read the grid from left to right.
- The first field represents the previous month's activity based on the date reported.
- For the example above, the "4" in the first field of the grid means the account was rated R4 in November 2005.
- Every field represents the status of the previous month, so the R3 occurred in October 2005 with an R2 in September and August 2005 the account was current. The next delinquency occurred in May 2005.
- The slash in the middle separates the two-year period covered by the grid.

SAMPLE REPORT: Codes for ACROFILE and ACROFILE PLUS

FIRM/ID CODE	RPTD	OPND	H/C	TRM	BAL	P/D	CS	MR	EOA	ACCOUNT NUMBER	
SKY BANK *111BB0000	01/06	07/01	2500	20	650		R1	02	J	86911	
										DLA 01/06	
RETAILERS *111DC00	12/05	10/99	1478	30	903		R5	23	J	81711	
30(03) 60(01) 90+(01)	07/01-R4,06/01-R3,05/01-R2									DLA 07/05	
ACCOUNT CLOSED BY CREDIT GRANTOR											
TOWNCU 111FC000	10/04	07/82	LOST OR STOLEN CARD								24511
&											
END OF REPORT EQUIFAX AND AFFILIATES - 01/04/06											

Narrative Codes

Creditors can further describe information about an account by including a narrative code via their monthly reporting. Currently, there are 253 narrative codes from which to choose. Example: Account Closed By Credit Grantor

Status Codes

Creditors can prevent a tradeline from being updated so the consumer is not penalized due to extenuating circumstances, such as when a credit card is lost or stolen or the consumer is deceased. These codes are displayed overlaying the tradeline information. Example: Lost or Stolen Card

Date File Accessed

Displays the date the credit report was accessed by the customer (is also the inquiry date that posts to the consumer's file). Also serves as a notification to the customer that transmission of the report is now complete.

Trade Segment

- **New Fields**

- **Credit Limit** – separate field that was previously stored in the high credit field with accompanying narrative
- **Activity Designator** – indicates the final status of the account such as “closed,” “paid,” “refinanced,” etc.
- **Account Type** – indicates the type of account such as “auto,” “secured,” etc. Previously denoted with narrative code.
- **Last Payment Date** – date of most recent payment
- **Date Major Delinquency 1st Reported** – if the current rate/status is 6 (*future use*), 8 ,9 , M, Z or narrative code is “081” (foreclosure), this date will reflect the first time that rate/ status or narrative code was reported

Trade Segment *(continued)*

- **Scheduled Payment Amount** – the contractual amount due for a payment period
- **Terms Frequency** – reflects how often the payments are due, such as “weekly”
- **Closed Date** – indicates the date the account was closed
- **Mortgage Identification Number** – contains the number assigned to a mortgage loan that remains constant throughout the life of the loan
 - *Indicates that the loan is registered with the Mortgage Electronic Registration Systems, the electronic registry for tracking the ownership of mortgage rights*
 - *Assists with calculation of number of current mortgages on the file*
- **Actual Payment Amount** – indicates the payment received for a reporting period

Trade Segment *(continued)*

- **Purchased From/Sold To/Original Creditor Indicator** – denotes if the account was purchased from/sold to/or if the following name will indicate original creditor
 - *Only displayed System-to-System*
- **Purchased From/Sold To/Original Creditor Name** –name denotes who the account was either purchased from or sold to or the Original Creditor's name – if factoring company (debt purchaser) trade
- **Deferred Payment Start Date** – contains the date the first payment is due for deferred loans
- **Balloon Payment Amount** – contains the amount of the balloon payment
- **Balloon Payment Due Date** – contains the date the balloon payment is due

Trade Segment *(continued)*

- **Previous High Rate > Payment History** – contains the highest rate/status that occurred on the trade older than the payment history months selected by the customer
 - *Customer can select up to 48 months of payment history. 24 months will contain both positive and negative values. 36 and 48 months will contain negative values only*
- **Previous High Date > Payment History** – contains the date that the previous high rate occurred older than the payment history selected by the customer
- **Original Charge-off Amount** – the amount originally charged to loss by the creditor (regardless of the declining balance)
- **Creditor Classification** – the general type of business for the original creditor – applicable for factoring company (debt buyers) trade

Trade Segment *(continued)*

- **Rate/Status** – new value of “6” that will be used to identify trade collection accounts
 - *Only in the payment history grid. Will continue to represent in tradeline with a rate 5 and narrative code.*
- **Payment History** – Adding new values of “E” (current account and zero balance), “1” (current account), and “6” (collection account). Also displays multiple occurrences of rates 6, 8 and 9 when they are reported by the customer
 - *Available in Metro 2 values (future use)*

SAMPLE REPORT: ACROFILE

***** PUBLIC RECORDS OR OTHER INFORMATION *****

04 07/03 BKRPT 111VF000, 12345678-DSP-09/03, INDIVID, PERSONAL,
DISMSD CH-7

05 01/06 COLL 03/05 111YC00000 FOR
AMT: \$532 BAL: \$300 PAYMENT DLA: 11/04, I, 654321
MEDICAL

06 05/03 ST JD, 111VF000, \$500, DEF-SUBJECT, 12345, ANY BANK USA,
VER 01/06, SATISFIED, 08/03

*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 10/05

MCCARTERS 111DC000 12/05/05 STAR GEMS 111JA000 08/11/05
SKYBANK 111BB0000 11/18/05 FK 111FM0000 PRGCOLL 06/15/05
RETAILERS 111DC000 10/22/05

Inquiries

- A list of customers who received a copy of the credit report.
- Inquiries are maintained to comply with the FCRA requirement that a CRA must disclose to consumers who has procured a copy of their report.

SAMPLE REPORT: ACROFILE

***** PUBLIC RECORDS OR OTHER INFORMATION *****

04 07/03 BKRPT 111VF000, 12345678-DSP-09/03, INDIVD, PERSONAL,
DISMSD CH-7

05 01/06 COLL 03/05 111YC00000 FOR
AMT: \$532 BAL: \$300 PAYMENT DLA: 11/04, I, 654321
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06 05/03 ST JD, 111VF000, \$500, DEF-SUBJECT, 12345, ANY BANK USA,
VER 01/06, SATISFIED, 08/03

*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 10/05

MCCARTERS	111DC000	12/05/05	STAR GEMS	111JA000	08/11/05
SKYBANK	111BB0000	11/18/05	FK 111FM0000	PRGCOLL	06/15/05
RETAILERS	111DC000	10/22/05			

Inquiries

Display fields:

- Customer name (McCarters)
- Customer number (111DC000)
- Date report received (12/05/05)

An "FK" inquiry indicates a customer ordered a FINDERS report to assist them in locating a "skipped" consumer.

A standard inquiry may have an impact on credit scores. A FINDERS inquiry does not affect credit scores.

Both types of inquiries remain on file for 24 months.

Current Status of Account Codes

CURRENT MANNER OF PAYMENT	R	O	I	R = Revolving O = Open I = Installment
Too new to rate; approved but not used	0	0	0	
Paid As Agreed; Satisfactory; Current	1	1	1	
Pays 31-60 Days; Not More Than 2 Payments Past Due	2	2	2	
Pays 61-90 Days; Not More Than 3 Payments Past Due	3	3	3	
Pays 91-120 Days; Not More Than 4 Payments Past	4	4	4	
Pays Over 120 Days; 5 or More Payments Past Due	5	5	5	
Making Regular Payments Or Paid Under Wage Earner Plan Or Similar Arrangements	7	7	7	
Repossession	8	8	8	
Charged Off To Bad Debt	9	9	9	

ECOA Indicator Descriptions

ECOA Chart	
Code	Meaning
I	Individual Account. The subject of the report, and no one else, is responsible for payment on this account.
J	Joint Account. The subject and another person (or other persons) are jointly responsible for payment on this account.
A	Authorized Use. This is a shared account, but one person has responsibility for payment, while the other person (or other persons) does not.
U	Undesignated. This code is an indication that the credit grantor does not have enough information to give the account a more specific designator code.
S	Shared, but otherwise undesignated. This code is an indication that the credit grantor knows that the subject and at least one other person share the account, but not enough information is available to designate the either "J" (Joint) or "A" (Authorized Use).
C	Co-maker. The subject has co-signed for an installment loan, and will be responsible for payment if the borrower should default.
M	Maker. The subject is responsible for payment of an installment loan, but a co-maker is involved as assurance that the loan will be repaid.
B	On Behalf of Another Person. The subject has financial responsibility for an account which is used exclusively by another person, as when a father opens a charge account for his daughter's use at college.
T	Terminated. The subject's relationship to this account has ended, although other parties who once shared the account with the subject may continue to maintain the account. This code is used often after a divorce, when party continues to maintain an account, while the other party is disassociated from it.

How long does data stay on file?

- Tradelines with favorable data are retained 10 years from the DLA, if tradeline indicates a delinquency, it will be retained 7 years from the DLA.
- Collection items paid or unpaid are retained 7 years from the DLA with the original credit grantor.
- Bankruptcies -Chapter 7 or 11 will be retained 10 years from the original date filed if open, discharged or dismissed. Chapter 12 or 13 discharged items are retained 7 years from the original date filed. Open or dismissed will be retained 10 years from the original date filed.
- Judgments are retained 7 years from the date filed.

How long does data stay on file? - continued

- Unpaid tax liens report indefinitely from the date filed. Paid tax liens are reported 7 years from the paid/released date.
- **Exceptions apply in CA and NY as follows:**
- CA-Paid liens are retained the earlier of 7 years from paid/released date or 10 years from the original filing date. Unpaid liens are retained 10 years from the original filing date.
- NY-Satisfied judgments are retained 5Y from date filed.
- NY-Paid and unpaid collection items are retained 5Y from the DLA with the original creditor.
- NY-Tradelines with a current status of 9 and balance not stated or zero will be retained 5Y from the DLA.

Questions?