



LAC COURTE OREILLES FEDERAL CREDIT UNION

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LCO Federal Credit Union Risk-Based Pricing Notice	
Your Credit Report 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?	We used information from your credit report to set the terms of the credit we are offering you, such as the Annual Percentage Rate. 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 the right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact TransUnion at (800) 985-4208, which is the consumer-reporting agency from which we obtained your credit report. It is a good idea to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	The three national credit reporting agencies – TransUnion, Experian, and Equifax – are required by federal law to provide you with a free annual credit report. AnnualCreditReport.com was created by the credit reporting agencies as a one-stop-shop to provide you with your annual credit reports.
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 website www.ftc.gov