



USER GUIDE

TruVision Credit Report User Guide

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Introduction to the TruVision Credit Report User Guide

Thousands of companies around the world depend on TruVision Credit Reports for the consumer **insight** they need to make the **best decisions**. This guide is designed to **introduce** you to the various sections of the print image TruVision Credit Report.

Credit report basics

TruVision Credit Reports draw information from the TransUnion database, which contains files on more than 240 million consumers, virtually every credit-active adult in the United States. The database is updated, audited and monitored on a regular basis. As a result, you can count on current, comprehensive information when evaluating the financial responsibility of a prospect.

Using this guide

This guide will walk you through the five standard types of information included in the print image credit report: Identifying Information, Public Records, Collections, Credit History and Inquiries. The following page shows a sample Credit Report that includes both standard information and optional features that can enhance the report.

Subsequent pages provide greater detail on each section, thumbnail diagrams showing where to find each section on the sample Credit Report, and descriptions of the fields and codes. For your convenience, there is a key to all of the Credit Report Codes. Keep it open for handy reference as you use the guide.

Additional features

Depending on your business needs, you can make credit information even more powerful by adding optional features to your reports. Some of these options include:

- **Special messages**—Help reduce the risk of fraud and protect your customers
- **Model profiles**—Display scores that help predict future credit behavior
- **TruVision credit summaries**—Quickly assess the consumer's financial health to help you make more accurate decisions
- **TruVision inquiry analysis**—Streamline collection efforts by locating individuals quickly

Other options are available to help you make more informed decisions throughout the customer lifecycle.

LEARN MORE

To learn more about the TruVision Credit Report or any of the optional features designed to help you achieve your specific goals, contact your TransUnion representative or visit us at transunion.com/truvision.

Sample credit report (print image format)

This sample report is intended for educational purposes and cannot be used for testing. The actual Credit Report you receive will be customized to meet your specific request.

```

G01 duncan,elizabeth*2 9932,woodbine,chicago,il,60068*3 555,e,jackson,st,cleveland,oh,44123*5 666-58-5521**

<FOR>      <SUB NAME>      TRANSUNION CREDIT REPORT
(I) D248   ABC DEPT STORE  06 CH      <INFILE>
                                     <DATE>      <TIME>
                                     5/20/22    09:36CT

<SUBJECT>
DUNCAN, ELIZABETH          <SSN>      <BIRTH DATE>
<ALSO KNOWN AS>          666-58-5521 2/52
COOK, ELIZABETH          <TELEPHONE>
                                     (555)555-5555

<CURRENT ADDRESS>
9932 WOODBINE, #9B, CHICAGO, IL. 60068          <DATE RPTD>
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583                4/04
8500 N. WESTERN AV. CHICAGO, IL 60645

<CURRENT EMPLOYER AND ADDRESS>      <POSITION>      <VERF>      <RPTD>      <HIRE>
ABC HOTELS                          CONCIERGE
ANTTOWN, IL.                        5/22        5/22        3/04
-----
S P E C I A L M E S S A G E S
***ID MISMATCH ALERT:      PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS (ES)***
***HIGH RISK FRAUD ALERT:  INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION***
***SSN YEAR OF ISSUANCE:   FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL;
EST. AGE OBTAINED: 4-8***
***IDENTITY MANAGER VERIFICATION
FRAUD MODEL SCORE: 200 ID SCORE: 900 SCORE FACTOR CODES: 345, 678, 901
INPUT PHONE NUMBER AND ADDRESS DO NOT MATCH***
***OFAC NAME SCREEN: CLEAR***
***CONSUMER STATEMENT: SEE END RPT***
-----
M O D E L P R O F I L E      * * * A L E R T * * *
**VANTAGESCORE ALERT:      SCORE +590: TK, 52, RF, 10 SCORECARD: 02 ***
**TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 ***
-----
C R E D I T S U M M A R Y      * * * T O T A L F I L E H I S T O R Y
PR=2 COL=1 NEG=1 HSTNEG=2-9 TRD=4 RVL=2 * * * TO T A L F I L E H I S T O R Y
HIGH CRED CRED LIM BALANCE PAST DUE MNTHLY PAY AVAILABLE
REVOLVING: $10.1K $18.2K $5.4K $225 71%
INSTALLMENT: $16.9K $12.9K $1128 $282
MORTGAGE $232.5K $173.2K $1470
TOTALS: $259.5 $18.2K $191.5K $1128 $1977
-----
P U B L I C R E C O R D S
SOURCE DATE LIAB ECOA ASSETS PAID DOCKET#
TYPE COURT LOC
Z 4932059 10/08R $14668 C $2668 08B38521
CHAPTER 7 BANKRUPTCY D. WINSLOW
ZP5027011 1/08R $3128 I 6/08 08M987654
PAID CIVIL JUDGMENT WILLIAMS
RETRO
-----
C O L L E C T I O N S
SUBNAME SUBCODE ECOA OPENED CLOSED $PLACED CREDITOR MOP
ACCOUNT# VERIFIED BALANCE REMARKS
ADVANCED COL Y 999C004 I 5/05 $2500 ABC BANK 09B
12345 4/10A $1000
-----
T R A D E S
SUBNAME SUBCODE OPENED HIGHCRED TERMS MAXDELQ PAYPAT 1-12 MOP
ACCOUNT# VERIFIED CREDLIM PASTDUE AMT-MOP PAYPAT 13-24
ECOA COLLATRL/LOANTYPE CLSD/PD BALANCE REMARKS MO 30/60/90
ABC BK B 6781001 8/08 $16.9K 60M282 1/10 445543211111 105
9876543210 7/22A $16.9K $1128 $1410 05 1111111111
I AUTOMOBILE $12.9K *ACCOUNT IN DISPUTE 20 1/ 1/ 5
ABC RETAILER D 1234567 2/07 $9.6K MIN200 12/07 111111111111 R01
1234567890 7/22A $16.7K $230 03 111111111111
I /CREDITCARD $5.2K 29 1/ 1/ 0
ABC MORTGAGE Q 1111111 11/04 $232.5K 360M1470 111111111111 M01
1112223333 7/22A $173.2K 48 0/ 0/ 0
C /CONVENTIONAL MORTGAGE
ABC DEPARTMENT D 7654321 12/20 $500 MIN25 111111 R01
123123123123 7/22A $1500
I /CREDITCARD $150 5 0/ 0/ 0
-----
I N Q U I R I E S
DATE SUBCODE SUBNAME DATE SUBCODE SUBNAME
5/20/22 DCH248 ABC DEPT STORE 3/07/22 BPH9999 (EAS) TEST BANK
2/20/21 ASD1234 (CAL) MAIN ST AUTO 1/01/21 DNY777 (EAS) 123 RETAILER
-----
C O N S U M E R S T A T E M E N T
#HR#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR
MODIFYING AN ACCOUNT.
-----
I N Q U I R Y A N A L Y S I S
DATE SUBCODE SUBNAME
03/07/10 B 9999 TEST BANK
DUNCAN, ELIZABETH (773) 123-4567
9932 WOODBINE, CHICAGO, IL 60693
02/20/10 A 1234 MAIN ST AUTO
DUNCAN, ELIZABETH (773) 555-1234
9932 WOODBINE, CHICAGO, IL 60693
10 N. CAMINO, OAKLAND, CA 94583
EMPLOYER: GRAND HOTEL
-----
C R E D I T R E P O R T S E R V I C E D B Y :
TRANSUNION CONSUMER RELATIONS 800-888-4213
2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022
-----
HTTP://WWW.TRANSUNION.COM/MYOPTIONS
-----
END OF TRANSUNION REPORT

```

NOTE: Fields with dollar amounts will display: K=thousands M=millions

Credit report codes

ECOA (Equal Credit Opportunity Act) inquiry and account designators

| CODE | DESCRIPTION |
|------|---|
| A | Authorized user of shared account |
| C | Joint contractual liability |
| I | Individual account for sole use of customer |
| M | Account for which subject is liable but co-signer has liability if the maker defaults |
| P | Participant in shared account which cannot be distinguished as C or A |
| S | Account for which subject is co-signer and becomes liable if maker defaults |
| T | Relationship with account terminated |
| U | Undesignated |
| X | Deceased |

Date indicators

| CODE | DESCRIPTION |
|------|------------------------------------|
| A | Automated |
| C | Closed |
| F | Repossessed/Written off/Collection |
| M | Manually frozen |
| P | Paid out |
| R | Reported |
| V | Verified |

MOP (Current Manner of Payment)

| CODE | DESCRIPTION |
|------|--|
| 01 | Pays as agreed |
| 02 | 30-59 days past the due date |
| 03 | 60-89 days past the due date |
| 04 | 90-119 days past the due date |
| 05 | 120 days or more past the due date |
| 07 | Paying or paid under Wage Earner Plan or similar arrangement |
| 08 | Repossession |
| 8A | Voluntary repossession |
| 8P | Paying or paid account with MOP 08 |
| 09 | Charged off to bad debt |
| 9B | Collection account |
| 9P | Paying or paid account with MOP 09 or 9B |
| UR | Unrated |

Type of account

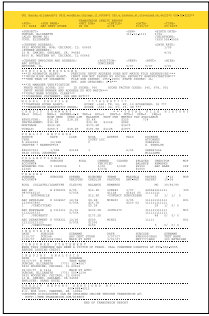
| CODE | DESCRIPTION |
|------|----------------------------------|
| O | Open Account (30, 60 or 90 days) |
| R | Revolving or Option |
| I | Installment |
| M | Mortgage |
| C | Check credit (line of credit) |

KOB (Kind of Business Classifications)

| CODE | DESCRIPTION |
|------|---|
| A | Automotive |
| B | Banks and Savings and Loan Institutions |
| C | Clothing |
| D | Department, Variety and Other Retail |
| E | Educational Organizations and Employment Services Companies |
| F | Finance, Personal |
| G | Groceries |
| H | Home Furnishings |
| I | Insurance |
| J | Jewelry, Cameras and Computers |
| K | Contractors |
| L | Lumber, Building Material and Hardware |
| M | Medical and Related Health |
| N | Credit Card and Travel/Entertainment Companies |
| O | Oil Companies |
| P | Personal Services Other Than Medical |
| Q | Credit Unions and Finance Companies Other Than Personal Finance Companies |
| R | Real Estate and Public Accommodations |
| S | Sporting Goods |
| T | Farm and Garden Supplies |
| U | Utilities and Fuel |
| V | Government |
| W | Wholesale |
| X | Advertising |
| Y | Collection |
| Z | Miscellaneous |

Credit report fields

SUBSCRIBER-PROVIDED INPUT AND INFORMATION



```

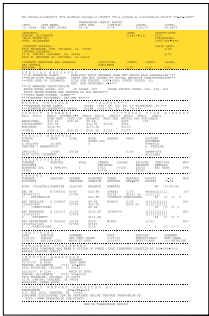
G0i duncan,elizabeth*2 9932,woodbine,chicago,il,60068*3 555,e,jackson,st,cleveland,oh,44123*5 666-58-5521**

<FOR>      <SUB NAME>      TRANSUNION CREDIT REPORT
(I) D248    ABC DEPT STORE    06 CH      <INFILE>      <DATE>      <TIME>
                    4/81          5/20/22    09:36CT
    
```

The actual consumer information you entered to locate the file from TransUnion will be displayed at the top of the print image format report. On every TruVision Credit Report the inquiring subscriber's

TransUnion-assigned code, name, geographic area where the file resides within the TransUnion system, date the file was created, and inquiry date and time (Central Standard Time) are displayed.

CONSUMER DEMOGRAPHIC INFORMATION



```

<SUBJECT>
DUNCAN, ELIZABETH      <SSN>      <BIRTH DATE>
<ALSO KNOWN AS>      666-58-5521 2/52
COOK, ELIZABETH      <TELEPHONE>
                    (555) 555-5555

<CURRENT ADDRESS>      <DATE RPTD>
9932 WOODBINE, #9B, CHICAGO, IL. 60068 1/08
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583      4/04
8500 N. WESTERN AV. CHICAGO, IL 60645

<CURRENT EMPLOYER AND ADDRESS>  <POSITION>  <VERF>  <RPTD>  <HIRE>
ABC HOTELS                    CONCIERGE  5/22    5/22    3/04
ANYTOWN, IL.
    
```

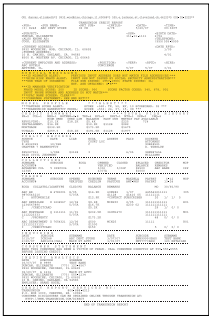
Helps verify consumer identification by providing:

- Names reported by data furnishers
- Current address and date it was first reported
- Up to two previous addresses and the date initially reported on first previous address
- Social Security number (SSN) if available

- Date of birth if available
- Phone Append (optional)
- Employment if available (including most current and one previous position, date employment was verified, reported and/or hired)

Credit report fields (continued)

SPECIAL MESSAGES



```
SPECIAL MESSAGES
***ID MISMATCH ALERT: PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS (ES)***
***HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION***
***SSN YEAR OF ISSUANCE: FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL;
EST. AGE OBTAINED: 4-8***
***IDENTITY MANAGER VERIFICATION
FRAUD MODEL SCORE: 200 ID SCORE: 900 SCORE FACTOR CODES: 345, 678, 901
INPUT PHONE NUMBER AND ADDRESS DO NOT MATCH***
***OFAC NAME SCREEN: CLEAR***
***CONSUMER STATEMENT: SEE END RPT***
```

Highlights specific credit file conditions that may include:

- Presence of consumer statement
- No subject found

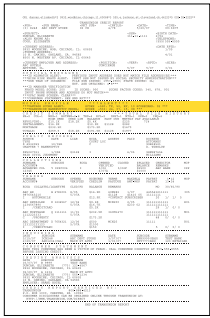
Some optional products may also appear.

- **TruValidate ID Mismatch Alert** messages (optional) highlights mismatched addresses (comparing the input current address to the file address), invalid ZIP codes, SSN mismatch conditions and inquiry activity.
- **TruValidate Fraud Alerts** messages (optional) help detect true name and synthetic fraud, application velocity, identity relational and behavioral anomalies, Social Security Numbers (SSNs) belonging to deceased persons or minors, consumer statements on credit files, identity verification issues, SSN issuance and misuse, address misuse, phone number misuse, synthetic fraud.
- **TruValidate SSN Verification** (optional) allows financial services organizations to verify input consumer name, Social Security Number (SSN), and date of birth (DOB) combinations through the Social Security Administration's (SSA) Electronic Consent Based SSN Verification (eCBSV) service. TruValidate SSN Verification receives information from the SSA indicating whether the input information is verified or unverified with a deceased indicator when appropriate. TruValidate SSN Verification translates the SSA responses into alerts and returns them as part of the TruValidate Fraud Alerts.

- **TruValidate Identity Verification** (optional) combines sophisticated data analytics and multi-sourced databases to verify and validate consumer provided information, detect suspicious information, and identify potentially fraudulent transactions and/or accounts. File information, and verification and fraud analyses and messages are generated to provide the most comprehensive risk view of identity and to proactively alert subscribers of suspicious activity.
- **TruVision OFAC Screen** (optional) screens consumer information against the Office of Foreign Assets Control's (OFAC) watchlists where search results are based on the input consumer name and date of birth.

Credit report fields (continued)

MODEL PROFILE (OPTIONAL)



```
MODEL PROFILE                * * * A L E R T * * *
***VANTAGESCORE ALERT:      SCORE +590: TK, 52, RF, 10 SCORECARD: 02 ***
***TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 ***
```

Displays empirically derived scores to help predict a consumer's future credit performance. Other available scores predict likelihood of bankruptcy, project recovery dollars, predict insurance risk, etc. Risk score factors are displayed numerically or in text, and are displayed in order based on their relative impact on the final score.

ALERT appears after Model Profile heading when Manner of Payment (MOP) is 7 or greater, or when a negative public record or a collection is present on the file.

Credit report fields (continued)

CREDIT SUMMARY (OPTIONAL)

| C R E D I T | | S U M M A R Y | | | * * * T O T A L F I L E H I S T O R Y | | | | |
|--------------|-----------|---------------|------------|----------|---------------------------------------|-----------|-------|-------|-------|
| PR=2 | COL=1 | NEG=1 | HSTNEG=2-9 | TRD=4 | RVL=2 | INST=1 | MTG=1 | OPN=0 | INQ=4 |
| REVOLVING: | HIGH CRED | CRED LIM | BALANCE | PAST DUE | MNTHLY PAY | AVAILABLE | | | |
| INSTALLMENT: | \$10.1K | \$18.2K | \$5.4K | \$1128 | \$225 | 71% | | | |
| MORTGAGE | \$16.9K | | \$12.9K | | \$282 | | | | |
| TOTALS: | \$232.5K | | \$173.2K | | \$1470 | | | | |
| | \$259.5 | \$18.2K | \$191.5K | \$1128 | \$1977 | | | | |

Provides a “snapshot” of activity on the consumer’s credit report.

- Available as an option covering either total file history or 12-month file history.
- “Total File History” or “12-Month History” is in the upper right hand corner of the credit summary corresponding to the option chosen.

From left to right, headers in the first row read as follows:

- **PR:** Total number of public records
- **COL:** Total number of collection accounts transferred to a third-party collection agency. These accounts are identified with a Kind of Business (KOB) code of “Y”.
- **NEG:** Total number of negative accounts (derogatory) with a current Manner of Payment (MOP) of 2 or greater.
- **HSTNEG:** There are two separate pieces of information in this field. Both relate to historical negative information on a tradeline. Historical negative information is defined as any Manner of Payment (MOP) of 2 or greater, occurring in any month (excluding current month). The first half of this field describes the number of tradelines which have historical negative information and the second half describes the number of occurrences.
- **TRD:** Total number of trades. TRD value is the sum of RVL, INST, MTG and OPN values.
- **RVL:** Total number of revolving and/or line of credit accounts (account types “R” and “C”)

- **INST:** Total number of installment accounts (account type “I”) MTG: Total number of mortgage accounts (account type “M”) OPN: Total number of open accounts (account type “O”)
- **INQ:** Total number of inquiries

From left to right, headers on the second row read as follows:

- **HIGH CRED:** Highest amount ever owed on an account
- **CRED LIM:** Maximum credit amount approved by credit grantor
- **BALANCE:** Balance owed as of the date verified
- **PAST DUE:** Amount past due as of the date verified
- **MNTHLY PAY:** Subscriber-reported monthly payment from the “TERMS” field on the account
- **AVAILABLE:** Percent of credit available for revolving, check credit and open accounts. Field is calculated by subtracting balance from credit limit divided by credit limit.
- **TOTALS:** Totals for second row headers are included for: Revolving, Installment and Mortgage Accounts (Open Accounts and Accounts Closed with a Balance are not shown on sample report)

Credit report fields (continued)

PUBLIC RECORDS

| PUBLIC RECORDS SOURCE TYPE | DATE | LIAB | ECOA COURT LOC | ASSETS | PAID | DOCKET# ATTORNEY |
|----------------------------|--------|---------|----------------|--------|------|---------------------|
| Z 4932059 | 10/08R | \$14668 | C | \$2668 | | 08B39521 D. WINSLOW |
| CHAPTER 7 BANKRUPTCY | | | | | | |
| ZP5027011 | 1/08R | \$3128 | I | | 6/08 | 08M987654 WILLIAMS |
| PAID CIVIL JUDGMENT | | | | | | |
| RETRO | | | | | | |

Public record information is maintained on a consumer's file in compliance with the Fair Credit Reporting Act (FCRA). This information is obtained from county, state and federal courts, and includes bankruptcies. The length of time each record is held on TransUnion's database varies by the type of record.

TYPICAL RETENTION PERIODS (MAY VARY BY STATE)

| | |
|---|-------------|
| Chapter 7, 11 or 12 bankruptcies | Ten years |
| Chapter 13 bankruptcy filings | Ten years |
| Chapter 13 bankruptcy dismissal or discharges | Seven years |
| Bankruptcies voluntarily dismissed | Seven years |

COLLECTIONS

| COLLECTIONS SUBNAME ACCOUNT# | SUBCODE | ECOA | OPENED VERIFIED | CLOSED | \$PLACED BALANCE | CREDITOR REMARKS | MOP |
|------------------------------|-----------|------|-----------------|--------|------------------|------------------|-----|
| ADVANCED COL 12345 | Y 999C004 | I | 5/05 | 4/10A | \$2500 \$1000 | ABC BANK | 09B |

Identifies consumer accounts that have been placed with a professional debt-collecting firm. Collection information includes the name of the collection agency providing information, consumer's account number with the collection agency and TransUnion-assigned reporting subscriber number (all collection agency subcodes begin with a "Y").

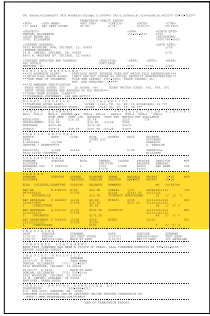
Also included are the Equal Credit Opportunity Act (ECOA) designator,** date the information was verified along with an indicator code,** date the item was turned

over to a collection agency (shown as date opened). Also included are original dollar amount of collection, the balance owed as of date verified or closed, name of the original creditor, and an explanation of current account status as reported by the collection agency.

** See the Credit Report Codes page of this brochure for more details.

Credit report fields (continued)

TRADES



| TRADES | SUBCODE | OPENED | HIGHCRED | TERMS | MAXDELO | PAYPAT | 1-12 | MOP |
|----------------|------------------------|----------|----------|---------------------|-----------|---------------|----------|-----|
| SUBNAME | | VERIFIED | CREDLIM | PASTDUE | AMT-MOP | PAYPAT | 13-24 | |
| ACCOUNT# | | | | | | | | |
| ABCOA | COLLATRL/LOANTYPE | CLSD/PD | BALANCE | REMARKS | | MO | 30/60/90 | |
| ABC BK | B 6781001 | 8/08 | \$16.9K | 60M282 | 1/10 | 4455432111111 | | I05 |
| 9876543210 | | 7/22A | \$16.9K | \$1128 | \$1410 05 | 11111111 | | |
| I | AUTOMOBILE | | \$12.9K | *ACCOUNT IN DISPUTE | | 20 | 1/ 1/ 5 | |
| ABC RETAILER | D 1234567 | 2/07 | \$9.6K | MIN200 | 12/07 | 1111111111111 | | R01 |
| 1234567890 | | 7/22A | \$16.7K | | \$230 03 | 1111111111111 | | |
| I | /CREDITCARD | | \$5.2K | | | 29 | 1/ 1/ 0 | |
| ABC MORTGAGE | Q 1111111 | 11/04 | \$232.5K | 360M1470 | | 1111111111111 | | M01 |
| 1112223333 | | 7/22A | | | | 1111111111111 | | |
| C | /CONVENTIONAL MORTGAGE | | \$173.2K | | | 48 | 0/ 0/ 0 | |
| ABC DEPARTMENT | D 7654321 | 12/20 | \$500 | MIN25 | | 11111 | | R01 |
| 123123123123 | | 7/22A | \$1500 | | | | | |
| I | /CREDITCARD | | \$150 | | | 5 | 0/ 0/ 0 | |

Provides a historical and current record of the consumer's buying and payment activities.

- Trades are available sorted by most derogatory, followed by date verified or vice-versa.
- Payment pattern is available displaying either 12 or 24 months.

Trade information includes the following:

- **SUBNAME:** Abbreviated name of credit grantor/data furnisher with whom consumer has an account
- **ACCOUNT#:** Consumer's account number with the credit grantor (for consumer protection reasons, partial or truncated account numbers are displayed within the tradelines)
- **ABCOA:** ECOA is a code representing the ownership designation on the account**
- **SUBCODE:** Credit grantor's Kind of Business (KOB) designator and TransUnion-assigned reporting subscriber number**
- **COLLATRL/LOANTYPE:** Type of loan
- **OPENED:** Date the account was opened
- **VERIFIED:** Date of last update on the account**
- **CLSD/PD:** Date the account was closed or paid**
- **HIGHCRED:** Highest amount ever owed by the consumer on that account
- **CREDLIM:** Maximum amount of credit approved by credit grantor

- **BALANCE:** Balance owed as of date verified
- **TERMS:** Minimum required payment or number of payments, payment frequency and dollar amount agreed upon
- **PASTDUE:** Amount past due as of date verified
- **REMARKS:** If applicable, this field is used by data furnishers to further explain a special condition related to this account
- **MAXDELO:** Date on which the maximum level of delinquency for that account occurred
- **AMT-MOP:** Dollar amount of consumer's maximum delinquency and the Manner of Payment (MOP) rating at the time
- **PAYPAT:** The subject's payment pattern with his/her actual rating or Manner of Payment (MOP) over a period of time. Depending on which option a customer chooses either 24 months or 12 months of information will be shown. The default setting is 24 months. The first position on the left of the first row corresponds to the account status of the previously verified month. This will not correspond to the Manner of Payment (MOP) field, which represents the most recently reported account status, usually the current month on open or active trades. Each subsequent position to the right corresponds to one month further back in time.

Credit report fields (continued)

TRADES (CONTINUED)

In the first example below, the first half of the PAYPAT field is 445543211111. The first position indicates the information reported one month prior to verified date (MOP=4):

| MANNER OF PAYMENT (MOP) | |
|-------------------------|--------------|
| One month ago | MOP = 4 |
| Two months ago | MOP = 4 |
| Three months ago | MOP = 5 |
| Four months ago | MOP = 5 etc. |

- **MO 30/60/90:** The four parts of this field summarize the reported delinquency on the account. The first column represents the number of months being summarized, up to 48 months. The second, third, and fourth columns equal the number of times the subject has been 30, 60, or 90 days delinquent, respectively.

When a tradeline is reported as "charged-off" (MOP 07 or greater), the payment pattern is removed.

In the first example, this field equals 20 1/ 1/5. This means that 20 months of data was reviewed. The subject was 30 days past due one time, 60 days past due one time, and 90 or more days past due five times.

- **MOP:** Type of Account (R, I, M, O, C) and Manner of Payment (MOP) code at which the account is currently reported**

** See the Credit Report Codes page of this brochure for more details.

INQUIRIES

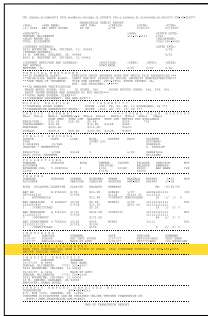
| I N Q U I R I E S | | | | | |
|-------------------|---------------|----------------|---------|---------------|--------------|
| DATE | SUBCODE | SUBNAME | DATE | SUBCODE | SUBNAME |
| 5/20/22 | DCH248 | ABC DEPT STORE | 3/07/22 | BPH9999 (EAS) | TEST BANK |
| 2/20/21 | ASD1234 (CAL) | MAIN ST AUTO | 1/01/21 | DNY777 (EAS) | 123 RETAILER |

Displays which companies viewed the consumer's credit file over the last two years. Includes date the inquiry occurred, and the inquiring subscriber's TransUnion-assigned member number and name.

- Available in a one- or two-column display
- If two columns are requested, inquiries are displayed either left to right or top to bottom, by date

Credit report fields (continued)

CONSUMER STATEMENT



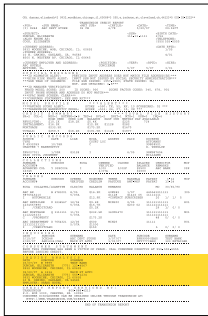
A screenshot of a credit report showing the Consumer Statement field. The text is dense and mostly illegible due to the small font size and low resolution of the image.

CONSUMER STATEMENT
#HK#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR
MODIFYING AN ACCOUNT.

Contains an explanation of facts or conditions affecting the credit file as requested by the consumer.

This section may also include statements to protect consumers against fraud.

TRUVISION INQUIRY ANALYSIS (OPTIONAL)



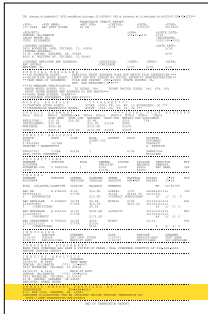
A screenshot of a credit report showing the TruVision Inquiry Analysis field. The text is dense and mostly illegible due to the small font size and low resolution of the image.

INQUIRY ANALYSIS
DATE SUBCODE SUBNAME
03/07/10 B 9999 TEST BANK
DUNCAN, ELIZABETH (773) 123-4567
9932 WOODBINE, CHICAGO, IL 60693
02/20/10 A 1234 MAIN ST AUTO
DUNCAN, ELIZABETH (773) 555-1234
9932 WOODBINE, CHICAGO, IL 60693
10 N. CAMINO, OAKLAND, CA 94583
EMPLOYER: GRAND HOTEL

Returns the contact information provided by the consumer when applying for credit within the previous 90 days.

Information returned will include the consumer's name and current address, and potentially the consumer's previous address, telephone number, and employment.

CREDIT REPORT SERVICED BY



A screenshot of a credit report showing the Credit Report Serviced By field. The text is dense and mostly illegible due to the small font size and low resolution of the image.

CREDIT REPORT SERVICED BY:
TRANSUNION CONSUMER RELATIONS 800-888-4213
2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022

[HTTP://WWW.TRANSUNION.COM/MYOPTIONS](http://www.transunion.com/myoptions)

This information should be used to provide contact information to consumers in the event of an adverse action.

TransUnion protects consumers' sensitive personal information by masking the data we send to customers via TransUnion Direct, specifically Social Security numbers, dates of birth, account numbers, drivers' license numbers, passport numbers, and email addresses (if provided with password or security key). Account numbers delivered as part of Account Reporting Review will still be delivered in full.

Call us at [844-245-4071](tel:844-245-4071) or visit www.transunion.com/truvision.