

YOUR NAME: _____

DATE: _____

Please answer the following questions for us – it will help us learn more about the problems our participants face so that we can make the classes better. Please **circle** your answer.

- (1) Do you currently have and use a bank account? **YES / NO**
- (2) Do you balance your checkbook every month? **YES / NO**
- (3) Do you keep a written budget for your family’s income and expenses? **YES / NO**
- (4) Do you often run out of money before payday? **YES / NO**
- (5) Did you ever use a check cashing outlet or get a payday loan? **YES / NO**

If you said “YES”, please circle your answer for the LAST YEAR: How often did you use such services?

- | | | | | |
|----------|---------------------|---------------------|-----------------------|------------------------|
| 0 | 1 or 2 times | 3 to 6 times | once per month | twice per month |
|----------|---------------------|---------------------|-----------------------|------------------------|
- (6) Did you order your credit report in the last 12 months? **YES / NO**
 - (7) Do you have credit problems? **YES / NO**
 - (8) How many credit cards do you have? Please circle your answer.

0	1	2	3 or more
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(9) What brought you to our class today? Please tell us what you would like to learn about:

Please **circle** the correct answer for each question.

- | | |
|--|---|
| 1. What is credit? | 2. Charging a purchase means you will: |
| A. The amount of money you owe | A. Have to pay immediately |
| B. The amount of money you earn | B. Have to pay cash |
| C. The amount of money available to you through lenders | C. Have to pay interest |
| D. The money in your checking account | D. Have to pay when you feel like it |
-
- | | |
|---|--|
| 3. When filling out a loan application, you should: | 4. Lower risk of a loan results in... |
| A. Estimate your income and expenses | A. Lower interest and better terms |
| B. Minimize your expenses and debt | B. Higher interest and worse terms |
| C. Be vague | C. Lower interest and worse terms |
| D. Provide your account balances | D. Higher interest and better terms |
-
- 5. Predatory lenders charge extremely high interest rates and fees. . **TRUE / FALSE**
 - 6. If you have good credit, you should “buy now, pay later.” **TRUE / FALSE**
 - 7. There are advantages and protections when you use a credit card. **TRUE / FALSE**
 - 8. A debt management program should be included in your budget planning. **TRUE / FALSE**
 - 9. The less interest you pay over the life of a loan, the less money you will have to spend on yourself. **TRUE / FALSE**
 - 10. The 3 C’s of credit refer to cash, checks, and credit cards. **TRUE / FALSE**

YOUR NAME: _____

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Please tell us about your class experience so that we can improve our classes Please circle your answer.

(1) Overall, I felt the class was useful for me. YES / NO

If you said "NO", why not? _____

(2) The instructor was knowledgeable and prepared. YES / NO

(3) The instructions were clear and easy to follow. YES / NO

(4) The examples and exercises will help me to apply the skills I learned. YES / NO

If you said "NO", why not? _____

(5) I will use the handouts and worksheets again. YES / NO

(6) The participants had a lot of opportunities to exchange experiences and ideas. YES / NO

(7) I got all my questions answered. YES / NO

If you said "NO", did you ask your questions of the instructor? **YES / NO**

(8) I achieved the following class objectives:

a. I can explain what credit is. **YES / NO**

b. I can describe basic terms related to credit. **YES / NO**

c. I can compare different credit card agreements that pick the best card for me. **YES / NO**

d. I learned how to use credit cards responsibly. **YES / NO**

e. I learned how to read and correct errors on my credit card statement. **YES / NO**

(9) The classroom was suited for a good learning atmosphere. YES / NO

(10) What was the most useful part of the class?

Please answer the questions on the back of this page to tell us what you learned during the class. Thank you very much ☺

YOUR NAME: _____

DATE: _____

Please **circle** the correct answer for each question.

- | | |
|---|--|
| 1. What is debt?
A. Amount of credit you are using at a time
B. Amount of money owed to you
C. Total sum of your monthly bills
D. The amount of credit available to you | 2. What happens when you use a credit card?
A. You withdraw money from your savings
B. You take out a loan
C. You use money from a checking account
D. You borrow money from the store |
| 3. Which are warning signs of debt problems?
A. Taking cash advances on credit cards
B. Charging your groceries
C. Increasing your debt each month
D. All of the above | 4. The first step in borrowing money is:
A. To ask your parents for money
B. To ask friends for money
C. To fill out a loan application honestly
D. To estimate on a loan application |
5. Rent to own is usually cheaper than taking out a consumer loan. TRUE / FALSE
6. The intelligent use of credit and credit cards is an important part of your
your personal financial success. TRUE / FALSE
7. Based upon interest rates and minimum payments, all credit cards are alike. TRUE / FALSE
8. If a billing error occurs on your credit card statement, you should notify
the credit card company. TRUE / FALSE
9. If you report your lost or stolen credit card, you are liable for no more than
\$50 if somebody uses your lost or stolen credit card. TRUE / FALSE
10. An installment loan does not have fixed monthly payments. TRUE / FALSE

Please answer the questions on the back of this page to tell us more about your class experience.

Thank you very much 😊

Important Lending Terms

Loan Terms

Installment Loan – a loan that is repaid in equal monthly payments (the same amount each month) for a specific period, usually several years (for example car loan, home mortgage)

Revolving Credit – for example a credit card, there is no specific monthly amount because it depends on much credit you use, you can use up to your credit limit and as you pay back the money, you can borrow it again

Secured Loan – a loan where the borrower offers collateral for the loan. If the loan is not paid back as agreed, the lender can take the collateral and keep it as repayment.

Collateral – the asset (anything of monetary value that you own) a borrower promises to give the lender if the borrower does not pay back the loan (for example the car for a car loan, or the house for a home mortgage)

Unsecured Loan – a loan where the lender does not require collateral.

Cost Terms

Annual Percentage Rate (APR) – the cost of a loan expressed as yearly percentage rate. When shopping for a loan, always compare the APRs rather than the interest rates, because the APRs include the cost of interest and any other finance charges and fees!

Fixed-rate loan – a loan that has an interest rate that stays the same throughout the term of the loan.

Variable-rate loan – a loan that has an interest rate that might change during any period of the loan, as written in the loan agreement or contract. For example, many people got in trouble now with variable-rate home mortgages.

Finance Charge – the dollar amount the loan will cost. It includes interest, service charges, and loan fees.

Installment Loans vs. Rent-to-Own Services

Consumer Installment Loans	Rent-to-Own Services
Usually secured installment loans (see definition above); the item you purchase is the collateral; you can use the item you bought while you are paying the loan	You do NOT own the item – you just pay to use it (monthly or weekly); If you have an agreement with the store that you rent-to-own it, the store still owns the item until you made ALL your payments
You are charged interest and can shop for the best deal	Technically not a loan, so no interest is charged; BUT – you usually pay much MORE than the price of the item and the difference is just like interest
Generally, less expensive than rent-to-own	Generally, you lose more money on rent-to-own than installment loans

BUYING A NEW TV

Chris wants to buy a new TV. He is trying to decide how to pay for it – should he get an installment loan or use a rent-to-own service to buy his TV? Here is what Chris found out while shopping around:

A local electronics store was selling the television Chris wanted for \$1,500. A nearby rent-to-own store advertised the same model for \$55 every other week.

After seeing the advertisement, Chris went to the rent-to-own store to get more details. The manager told Chris he would own the television after 52 payments – and that he could return the TV at any time with no obligation.

Next Chris went to his bank and asked about getting a consumer loan for the \$1,500. The teller told him he could get a 2-year installment loan with a 12% APR for monthly payments of \$70.61.

Help Chris make a decision – should he buy his TV at the electronics store and get an installment loan or should he use the rent-to-own store? **Are there other questions you would want to ask the bank or the rent-to-own store first?** Write down your questions and any notes in the space below:

Can you think of other ways Chris could get a new TV that might cost him less money?

Credit Card Truth in Lending Terms

Credit card agreements have a lot of information on them. It is important to know what to look for when you try to decide which credit card to choose. The following terms are important for you to know and check carefully on each agreement:

Annual Percentage Rate (APR)

- Represents the rate of interest you are charged plus fees and is expressed as a yearly percentage rate. * **Be careful** – many credit card offers you receive in the mail offer low-introductory APRs (teaser rates). Those often change soon after you get the card to much higher rates – read the small print carefully!
- If you plan to keep a balance on your credit card account, you want to look for a low APR.
- If you expect to pay your credit card bill in full each month, it will be more important to compare the annual fee and other charges.
- **Penalty APR** – refers to the interest the creditor will charge you if you are late in making a payment on your card. Often penalty APRs are MUCH HIGHER than the annual APR!
- **Default APR** – refers to the interest the creditor will charge you if you are late on any credit account you have, even if it is NOT with this creditor. The default APR is also usually MUCH HIGHER than the annual APR.

Fees

- Many credit cards have fees attached to them, such as annual fees (what you pay each year just to have the card), late fees (if you do not pay your bill on time), over-the-limit fees (if you try to exceed your credit limit), balance transfer fees (if you transfer the balance from another credit card), cash advance fees (if you use your credit card to get cash at an ATM).
- If you have a good credit history, most credit card companies will waive the annual fee.

Grace Period

- The number of days you can carry a balance without paying interest on it. If you have a grace period, you don't pay any interest if you pay your balance in full by the end of the grace period. If your card does NOT have a grace period, the creditor can charge interest from the date you charged something on your card.

Balance Computation Method

- Determines how your interest is calculated – usually as average daily balance.

Cash Advance

- Many credit cards will let you get cash from them, but they will charge you a fee when you do.
- This fee can be stated as a flat fee per transaction or a percentage of the amount of the cash advance.
 - For example, a fee written in the agreement as “2% / \$10” would mean you pay 2 per cent of the cash advance amount or \$10, whichever is GREATER.
- There is usually no grace period for cash advances – you pay interest on the money immediately!
- It is usually NOT a good idea to get cash or write a check from a credit card account!

Balance Transfer

- Is the process of moving an unpaid credit card debt from one credit card to another. Credit card companies sometimes offer low rates to encourage you to pay off other debts with their credit card.
- Be careful to check the fees for balance transfers and the interest rate before you transfer any balances!

Credit Glossary

Annual Fee - A fee that you pay every year.

Annual Percentage Rate (APR) - The cost of borrowing money, expressed on a yearly percentage basis.

Balance - The money you owe to a creditor (such as a bank or credit card company) on a particular account.

Cosigner - A person who jointly signs for a loan, and therefore shares responsibility for repaying the loan.

Credit - Credit allows you to borrow money as long as you promise to pay it back. For example, a bank lends you money and trusts that you will pay it back. Credit cards are a form of short-term credit.

Credit History - A record of how you have paid credit accounts in the past. It is used as a guide to determine whether you are likely to pay future accounts on time.

Credit Limit/Credit Line - The amount of credit issued to you by a lender, such as a credit card company.

Credit Score - A credit score (sometimes called a FICO score) is a 3 digit number calculated by credit bureaus, that represents how good you are at repaying money you borrow.

Debt - Any money you owe a person or business.

Default - Failure to repay a financial debt.

Grace Period - The period of time when you avoid finance charges by paying your balance in full by the due date. Without a grace period, credit card issuers may impose a finance charge from the date you use your card.

Interest - The amount of money you pay to borrow money, usually expressed as a percentage rate. For example, 6%.

Minimum Payment - The smallest payment you absolutely must make each month to keep your loan from going into default. If your loan goes into default, you will be charged a lot more in fees and interest.

Penalty - A fee you pay the lender if your payments are late. This is on top of the interest payments. Penalties are added to the original amount you owe, and interest is calculated on both.

Principal - The unpaid balance of a loan, not including interest and other charges.

Transaction Fee - Charges your card issuer may impose for taking a cash advance, making a late payment, or exceeding your credit limit. Some secured credit cards charge fees for common services.

CREDIT CARD COMPARISON CHART

	Credit Card 1	Credit Card 2	Credit Card 3
Name of credit card issuer/card			
What is the annual percentage rate (APR)? <ul style="list-style-type: none"> • Introductory APR? • Penalty APR? 			
What is the finance charge?			
What is the annual fee?			
What are other fees (late fees, over-the-limit fees, closing fees, etc.)?			
Is there a grace period?			
What are other benefits (points earned, etc.)?			
What is my credit limit?			
Other? (for example, customer service hours; online access; can you talk to a real person?)			

RATE, FEE AND OTHER COST INFORMATION

#1 LGC8188

Annual Percentage Rate (APR) for purchases	A 0% fixed APR until the first day of the billing cycle that includes 5/1/2007. After that, 8.99% fixed. ^a
Other APRs	<p><u>Balance Transfer APR</u>: A 0% fixed APR until the first day of the billing cycle that includes 5/1/2007. After that, 8.99% fixed.</p> <p><u>Cash Advance APR</u>: 22.74% variable</p> <p><u>Default APR</u>: 30.74% variable. See explanation below.^b</p> <p><u>Overdraft Advance APR</u>: 13.99% fixed (not available in some states)</p>
Variable rate information	<p>The following APRs may vary monthly based on the Prime Rate:^c</p> <p><u>Cash Advance APR</u>: The Prime Rate plus 15.99%, but not less than 19.99%.</p> <p><u>Default APR</u>: The Prime Rate plus up to 23.99%.^d</p>
Grace period for repayment of purchase balances	At least 20 days
Method of computing the balance for purchases	Two-cycle average daily balance method (including new purchases).
Annual fee	None
Minimum finance charge	\$1.00
Transaction fee for balance transfers	3% of the amount of each transaction, but not less than \$5.00 nor more than \$75.00.
Transaction fees for cash advances	3% of the amount of the transaction, but not less than \$10.00.
<p>Late Payment fee: \$15.00 if the balance is up to but not including \$250.00; \$39.00 if the balance is \$250.00 and over.</p> <p>Over-the-Credit-Limit fee: None for Signature; \$35.00 for Platinum</p> <p>International Transactions: 3% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.</p>	

^a **Rates, fees, and terms may change**: We reserve the right to change the account terms (including the APRs) at any time for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account. For example, we may change the terms based on information in your credit report, such as the number of other credit card accounts you have and their balances. The APRs for this offer are not guaranteed; APRs may change to higher APRs, fixed APRs may change to variable APRs, or variable APRs may change to fixed APRs. Any changes will be in accordance with your account agreement.

^b Your APRs may increase if you default under any Cardmember Agreement you have with us for any of the following reasons: We do not receive, for any payment that is owed on this Account or any other account or loan with us, at least the minimum payment due by the date and time due; you exceed your credit line on this Account, if applicable; you make a payment to us that is not honored by your bank; or, if at any time after your Account is closed, we demand immediate payment of your outstanding balance and we do not receive payment within the time we specify.

^c The "Prime Rate" is the highest prime rate published in the Money Rates column of *The Wall Street Journal* two business days before the Closing Date on the statement for each billing period. Variable APRs are based on the 6.75% prime rate on 10/31/05.

^d We may consider the following factors to determine the default rate: the length of time your Account has been open; the existence, seriousness and timing of defaults; other indications of your Account usage and performance; and information about your other relationships with us, any of our related companies or from consumer credit reports.

TERMS & CONDITIONS

1

Authorization: When you sign and return the form for this credit card offer from Chase Bank USA, N.A. ("Chase", "we", or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtained a report about you.
2. If an account is opened, you will receive a Cardmember Agreement with your card(s). By using the account or any card, or authorizing their use, you agree to the terms of the Cardmember Agreement.
3. You authorize us to allocate your payments and credits in a way that is most favorable to or convenient for us. For example, you authorize us to apply your payments and credits to balances with lower APRs (such as promotional APRs) before balances with higher APRs.
4. Claims and disputes are subject to arbitration.
5. As described in the Cardmember Agreement, we reserve the right to change the terms of your account (including the APRs) at any time, for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account.

Notice About this Pre-Approved Offer:

PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free, 1-888-567-8688; or write:

Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123,
Experian Target Marketing, P.O. Box 919, Allen, TX 75013,
TransUnion Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505.

Before we finally approve you for a credit card, we will review your credit report and the information you provide with your form to confirm that you continue to meet these criteria and the other predetermined criteria for this offer. You will be considered for one of two accounts, each with different benefits and credit availability. First we will review your credit history and income to determine if you qualify for a Signature card. If you do not, you will be considered for a Platinum card without the no pre-set spending limit feature. If you qualify for the Platinum card, we will also review your credit history and income to determine your credit

line. Based on this review, you may receive a card with a credit line as low as \$500. It is possible that certain applicants directly applying for a credit card from us, now or in the future, could obtain cards on the same terms or on more favorable terms than the terms available through this offer.

If we receive this form after the expiration date on the front, or the name and address on the front differ from the information you submit to us, we will treat your response as an application for an account.

The minimum gross annual income required for an account is \$14,400. You must be at least 18 years old to qualify (19 in AL and NE).

Signature services are available only to Signature cardmembers. We reserve the right to change the benefit features associated with your card at any time.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. **Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to Cardmember Service at P.O. Box 15218, Wilmington, DE 19850-5218.**

Affiliate Information Sharing: Chase Bank USA, N.A. is part of JPMorgan Chase & Co. We and our JPMorgan Chase & Co. affiliates may share information about you among affiliates in order to offer products and services of interest to you. If you would prefer that we do not share information from your application, credit bureaus or third parties, please call us at 1-888-868-8618. For more information about our information handling policies, visit us on the web at: <http://www.chase.com/privacypolicy>.

If you omit any information on the form, we may deny your request for an account.

We cannot process the form if the mailing address has been changed to a foreign address.

Return your offer in the envelope provided or mail to: Cardmember Service, P.O. Box 15201, Wilmington, DE 19850-5201.

We comply with Section 326 of the USA PATRIOT Act. This law mandates that we verify certain information about you while processing your account application.

RATE, FEE AND OTHER COST INFORMATION

#2

LGC8101

Annual Percentage Rate (APR) for purchases	16.74% variable. ^a
Other APRs	<u>Balance Transfer APR:</u> 16.74% variable. <u>Cash Advance APR:</u> 22.74% variable <u>Default APR:</u> 30.74% variable. See explanation below. ^b <u>Overdraft Advance APR:</u> 13.99% fixed (not available in some states)
Variable rate information	The following APRs may vary monthly based on the Prime Rate: ^c <u>Purchase and Balance Transfer APR:</u> The Prime Rate plus 9.99%. <u>Cash Advance APR:</u> The Prime Rate plus 15.99%. <u>Default APR:</u> The Prime Rate plus up to 23.99%. ^d
Grace period for repayment of purchase balances	At least 20 days
Method of computing the balance for purchases	Average daily balance method (including new purchases).
Annual fee	None first year. After that, \$60.00.
Minimum finance charge	\$1.00
Transaction fee for balance transfers	3% of the amount of each transaction, but not less than \$5.00 nor more than \$75.00.
Transaction fees for cash advances	3% of the amount of the transaction, but not less than \$10.00.
Late Payment fee: \$15.00 if the balance is up to but not including \$250.00; \$39.00 if the balance is \$250.00 and over. Over-the-Credit-Limit fee: None International Transactions: 3% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.	

- ^a **Rates, fees, and terms may change:** We reserve the right to change the account terms (including the APRs) at any time for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account. For example, we may change the terms based on information in your credit report, such as the number of other credit card accounts you have and their balances. The APRs for this offer are not guaranteed; APRs may change to higher APRs, fixed APRs may change to variable APRs, or variable APRs may change to fixed APRs. Any changes will be in accordance with your account agreement.
- ^b Your APRs may increase if you default under any Cardmember Agreement you have with us for any of the following reasons: We do not receive, for any payment that is owed on this Account or any other account or loan with us, at least the minimum payment due by the date and time due; you exceed your credit line on this Account, if applicable; you make a payment to us that is not honored by your bank; or, if at any time after your Account is closed, we demand immediate payment of your outstanding balance and we do not receive payment within the time we specify.
- ^c The "Prime Rate" is the highest prime rate published in the Money Rates column of *The Wall Street Journal* two business days before the Closing Date on the statement for each billing period. Variable APRs are based on the 6.75% prime rate on 10/31/05.
- ^d We may consider the following factors to determine the default rate: the length of time your Account has been open; the existence, seriousness and timing of defaults; other indications of your Account usage and performance; and information about your other relationships with us, any of our related companies or from consumer credit reports.

TERMS & CONDITIONS

#2

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1. You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtained a report about you.
2. If an account is opened, you will receive a Cardmember Agreement with your card(s). By using the account or any card, or authorizing their use, you agree to the terms of the Cardmember Agreement.
3. You authorize us to allocate your payments and credits in a way that is most favorable to or convenient for us. For example, you authorize us to apply your payments and credits to balances with lower APRs (such as promotional APRs) before balances with higher APRs.
4. Claims and disputes are subject to arbitration.
5. As described in the Cardmember Agreement, we reserve the right to change the terms of your account (including the APRs) at any time, for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account.

Notice About this Pre-Approved Offer:

PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free, 1-888-567-8688; or write:

Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123,
Experian Target Marketing, P.O. Box 919, Allen, TX 75013,
TransUnion Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505.

Before we finally approve you for a credit card, we will review your credit report and the information you provide with your form to confirm that you continue to meet these criteria and the other predetermined criteria for this offer. Based on this review, you may not receive a card or you may receive a card with a credit access line as low as \$5,000. It is possible that certain applicants directly applying for a credit card from us, now or in the future, could obtain cards on the same terms or on more favorable terms than the terms available through this offer.

If we receive this form after the expiration date on the front, or the name and address on the front differ from the information you submit to us, we will treat your response as an application for an account.

The minimum gross annual income required for an account is \$14,400. You must be at least 18 years old to qualify (19 in AL and NE).

Signature services are available only to Signature cardmembers. We reserve the right to change the benefit features associated with your card at any time.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. **Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to Cardmember Service at P.O. Box 15218, Wilmington, DE 19850-5218.**

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For additional information about your Mileage Plus account, please visit United online at www.united.com for complete terms and conditions.

For additional information about your application or current Mileage Plus Visa account, please call us at 1-800-537-7783.

If you omit any information on the form, we may deny your request for an account.

We cannot process the form if the mailing address has been changed to a foreign address.

Return your offer in the envelope provided or mail to: Cardmember Service, P.O. Box 15201, Wilmington, DE 19850-5201.

We comply with Section 326 of the USA PATRIOT Act. This law mandates that we verify certain information about you while processing your account application.

CITIBANK DISCLOSURES

#3

Annual percentage rate (APR) for purchases	6.75% variable.
Other APRs	Balance transfer APR: 0% until April 1, 2007. After that, 6.75% variable. Cash advance APR: 21.74% variable. Default APR: 30.74% variable. See explanation below.*
Variable rate information	Your APRs may vary each billing period. The purchase and balance transfer rate equals the variable U.S. Prime Rate.** The cash advance rate equals the U.S. Prime Rate plus 14.99%, with a minimum cash advance rate of 19.99%. The default rate equals the U.S. Prime Rate plus up to 23.99%***
Grace period for repayment of balances for purchases	Not less than 20 days if you pay your total new balance in full each billing period by the due date.
Method of computing the balance for purchases	Average daily balance (including new purchases).
Annual fees	None.
Minimum finance charge	50 cents.
Transaction fee for purchases made in a foreign currency	3% of the amount of each foreign currency purchase after its conversion into U.S. dollars.
Transaction fee for cash advances: 3% of the amount of each cash advance, \$5 minimum. Transaction fee for balance transfers: 3% of the amount of each balance transfer, \$5 minimum, \$75 maximum. However, there is no fee with the 0% APR balance transfer offer described above. Late fee: \$15 on balances up to \$100; \$29 on balances of \$100 up to \$1,000; and \$39 on balances of \$1,000 and over. Over-the-credit-line fee: \$35.	

* All your APRs may automatically increase up to the Default APR if you default under any Card Agreement that you have with us because you fail to make a payment to us when due, you exceed your credit line, or you make a payment to us that is not honored.

** For each billing period we use the U.S. Prime Rate published in *The Wall Street Journal* two business days prior to the Statement/Closing Date for that billing period.

*** Factors considered in determining your default rate may include how long your account has been open, the timing or seriousness of a default, or other indications of account performance.

We apply your payments to low APR balances before higher APR balances. That means your savings will be reduced if you make transactions that are subject to higher APRs.

Rates, fees, and terms may change: We may change the rates, fees, and terms of your account at any time for any reason. These reasons may be based on information in your credit report, such as your failure to make payments to another creditor when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive advance notice and a right to opt out in accordance with applicable law.

TERMS AND CONDITIONS OF OFFER

- This offer is only valid for new accounts. You must be at least 18 years of age. Citibank (South Dakota), N.A., ("we" or "us") is the issuer of your account.
- Federal law requires us to obtain, verify, and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. To process the Application Form, we must have your name, street address, date of birth, and other identifying information, and we may ask for identifying documents from you as well.
- To process the Application Form for a new account, it must be:
 1. Accurately completed,
 2. Signed and verifiably correct, and
 3. Returned by the expiration date.
- Please send the nontransferable Application Form in the enclosed postage paid envelope to:
 Citibank New Cardmember Services
 P.O. Box 6168, Sioux Falls, South Dakota 57117-9720
- Please allow four weeks from date of mailing to process a completed Application Form.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports.
- To receive a Citi Diamond Preferred Rewards Card, you must have an annual income of at least \$8,000 and you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by your yearly income and a review of your credit report. You will be informed of the amount of your credit line when you receive your card. Some credit lines may be as low as \$500. Please note that cash advances may be limited to a portion of your credit line.
- Please see the enclosed Initial Disclosure Statement for important additional information. If you are approved for credit, you will receive a Card Agreement ("Agreement") with your card. The Agreement will be binding on you unless you cancel your account within 30 days after receiving your card and you have not used or authorized use of your account. We may change the Agreement at any time in accordance with applicable law and the terms of the Agreement.

PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free at 1-888-5-OPTOUT (1-888-567-8688) or write to any of the following consumer reporting agencies: Experian Information Solutions, P.O. Box 919, Allen, TX 75013; Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; Trans Union, P.O. Box 505, Woodlyn, PA 19094-0505.

#3

THANKYOU NETWORKSM CITI DIAMOND PREFERRED REWARDS CARD TERMS AND CONDITIONS

- ThankYou Redemptions Network ("ThankYou Network") is offered to certain cardmembers ("you") at the sole discretion of Citibank (South Dakota), N.A. for consumer card accounts or Citibank USA, N.A. for business card accounts ("we"), the issuer of your card account ("Card Account"). Citibank USA, N.A. also offers ThankYou Network to certain holders of Citibank checking accounts issued by its affiliates, including Citibank, N.A., Citibank FSB and Citibank (West) FSB. We may revise or terminate ThankYou Network or any portion thereof with 30 days' prior written notice, and if we terminate ThankYou Network, you will only have 90 days from ThankYou Network termination date to redeem all your accumulated ThankYou Network points ("ThankYou Points"). However, we may change or substitute ThankYou Network rewards, as well as adjust ThankYou Point levels required for specific ThankYou Network rewards, at any time without prior notification. All ThankYou Network rewards are subject to availability. You may access continuously updated Terms and Conditions of ThankYou Network at www.thankyounetwork.com
- Unless you are participating in a limited-time promotional offer, you will earn five ThankYou Points for every dollar you spend on purchases at supermarkets, drugstores and gas stations for twelve months from the date you became a cardmember and one ThankYou Point for every dollar you spend on all other purchases. After twelve months, you will earn one ThankYou Point on all purchases. Supermarkets are defined as stand-alone merchants that primarily sell a complete line of food merchandise for home consumption. Drugstores are defined as stand-alone merchants that primarily sell prescription and proprietary drugs and nonprescription (over-the-counter) medicines. Gas stations are defined as merchants that primarily sell vehicle fuel for consumer use.
- Purchases not eligible to receive the five points include, but are not limited to, purchases made at warehouse clubs, discount stores, department stores and convenience stores. In addition, online, catalog, mail order and telephone purchases are not eligible to receive five ThankYou Points unless the merchants identify the transactions as being made at a supermarket, drugstore or gas station. We do not determine whether merchants correctly identify and bill transactions as being made at supermarkets, drugstores or gas stations. However, we do reserve the right to determine which purchases are eligible to receive the five ThankYou Points.
- You can earn up to 75,000 ThankYou Points during any calendar year (eligible purchases appearing on your January-December billing statements). Unless otherwise specified, the calendar year limit will include any bonus ThankYou Points you may be eligible to receive, even though such bonus points may not post to your Card Account until one to two billing cycles later. ThankYou Points expire five years from the end of the calendar year in which they are earned unless we terminate ThankYou Network, in which case you will have only 90 days from the ThankYou Network termination date to redeem all your accumulated ThankYou Points.
- If you are approved for a Card Account, we will set up a ThankYou Network Member Account ("ThankYou Member Account") for you. We will transfer ThankYou Points that post to your Card Account to your ThankYou Member Account at the close of each billing cycle. ThankYou Points are not eligible for redemption until they are transferred to your ThankYou Member Account.
- You may earn ThankYou Points as long as your Card Account is open and current. If your Card Account is closed, you will not be able to earn ThankYou Points. Unless you reopen such Card Account within 90 days of closure, you will lose any accumulated ThankYou Points that have not been transferred to your ThankYou Member account.
- Balance transfers, cash advances, convenience checks, returned purchases, disputed or unauthorized purchases/fraudulent transactions, finance charges and Card Account fees do not earn ThankYou Points unless otherwise specified. ThankYou Points post to your Card Account at the close of each billing cycle. Bonus ThankYou Points may take one to two additional billing cycles to post to your Card Account.
- Please see the Program Guide you will receive after you become a cardmember for the Terms and Conditions of ThankYou Network, including a description of certain ThankYou Network rewards.

DETAILS AND INSTRUCTIONS FOR BALANCE TRANSFERS

Just follow these simple steps to start saving money on your high-interest cards.

1. Complete the Balance Transfer Option on your Application Form and return before the expiration date. You may transfer any amount, as long as the total amount (including any balance transfer fee) does not exceed your available credit line. Be sure you do not transfer the amount of any disputed purchase or other charge, because you may lose your dispute rights.
2. Upon approval, we'll mail a check to each of the credit card issuers you specify, and you will receive a letter confirming that the checks have been issued. Be sure to make payments on your other accounts until this confirmation is received.
3. The available credit line for your new card will be reduced by the total amount of the transfers we approve. We may not approve future balance transfers if you default under any Card Agreement.
4. Watch for payments to show up as credits on your other credit card statements. If the credited amount brings the balance down to zero, you may then cancel those accounts.
5. Please note you cannot transfer balances from other accounts issued by Citibank (South Dakota), N.A. or its affiliates.
6. Finance charges will be assessed on balance transfers from the date the transaction is posted to your account.

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ThankYou Network is a service mark of Citigroup Inc.

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AP-DRP125-GS4

COMPARING CREDIT CARDS TO DEBIT CARDS

	Credit Cards	Debit Cards
Payments	Buy now, pay later.	Buy now, pay now.
Interest Charges	Yes , if you carry a balance or your card doesn't offer a "grace period"	No.
Other Potential Benefits	Freebies , such as cash rebates and bonus points for travel deals. Some purchase protections.	Easier and faster than writing a check. Avoid debt problems. More cards now also offering freebies. Some purchase protections.
Other Potential Concerns	Fees and penalties. Also, not all cards offer grace periods (time to repay without having to pay interest). Overspending can cause debt problems.	Fees on certain transactions. You may overdraw your account if you are not careful about regarding debit card transactions.

WHAT TO DO IF YOU LOSE YOUR CARD

Both, credit and debit cards, can be used just as cash to pay for things you buy. If you loose your debit or credit card – or if it gets stolen – call your bank **IMMEDIATELY!!!** Somebody else might be spending YOUR money...

The phone number to call was sent to you when you received your card. **Keep those phone numbers, the credit card number, and your account number in a safe place – NOT in your wallet!!!**

TIPS TO CONSIDER WHEN SHOPPING FOR A CREDIT CARD

- Decide how you will use the credit card and what you will purchase with it.
- Start small. Do not charge too much on your credit card until you get comfortable with the monthly bill.
- Shop around for the plan that best fits your needs. Make sure you understand the terms of the plan before you accept the card. Read the fine print.
- Beware of introductory rates. You might start out with a credit card that has no annual fee for the first year, but you will be charged a fee in the second year. You might start out with a low interest rate and then find the interest rate is much higher after a few months.
- Beware of credit card issuers who require application fees. Most credit card issuers do not charge fees to open accounts.
- Make sure you understand the implications of fixed and variable rates, as well as penalty APRs.

SAMPLE CREDIT CARD STATEMENT

Credit Card Issuer

New Balance	\$203.00	Billing Date	5-1-01
Credit Line	\$2,000.00	Credit Available	\$1,797.00
Minimum Payment Due	\$10.00	Payment Due Date	5-20-01

Name

Account Number

Posting Date	Trans. Date	Transactions	Charge	Credit
4-1-20XX	4-1-20XX	Cash advance	\$180.00	
4-1-20XX	4-1-20XX	Cash advance fee	\$20.00	

Account Summary

Previous Balance	0	Credits	0
Purchases	0	Finance Charge	\$3.00
Cash Advances	\$180.00	Payments	0
Other Debits	\$20.00	New Balance	\$203.00

	APR	Daily Periodic Rate	Average Daily Balance	Finance Charge	Balance
	18%	0.0493%	\$200.00	\$3.00	\$203.00

Finance Charge Calculation

Assume:

- Your billing cycle is the same as the calendar month.
- On April 1, you got a cash advance of \$180 and were charged a \$20 fee. Interest started accruing immediately.
- At the beginning of May, you receive your April billing statement. Your average daily balance for the month of April is \$200, since you made no additional payments.
- The finance charge is calculated using a periodic rate. The periodic rate is the interest rate, or cost of credit, in relation to a specific time period.
- If the APR is 18 percent, the periodic rate is 0.0493 percent, or 18 percent divided by 365 days.

$$\begin{aligned}
 & \$200 \text{ (Average Daily Balance)} \\
 & \quad \times 0.0493\% \text{ (Daily Periodic Rate)} \\
 & \$0.10 \text{ per day (for each day you have the \$200 balance)} \\
 & \$0.10 \times 30 \text{ days} = \$3 \text{ (finance charge)}
 \end{aligned}$$

FOR FURTHER INFORMATION

To Opt-Out from Credit Card Offers

You can tell the credit bureaus not to share your information with lenders and insurers who use the information to decide whether to send you offers of credit or insurance. You can opt out of receiving these prescreened offers by calling

888-5-OPTOUT (567-8688) or visiting www.optoutprescreen.com.

To Find a Credit Counselor You Can Trust

Go to www.nfcc.org to find non-profit credit counseling agencies near you. Do NOT trust advertisements that promise they can fix your credit problems for a fee – those companies just want to make money off you!

Federal Consumer Information Center (FCIC)

The Federal Consumer Information Center (FCIC) provides free online consumer information to help the public. The FCIC produces the *Consumer Action Handbook*, which is designed to help citizens find the best sources of assistance with their consumer problems and questions.

800-688-9889 or www.pueblo.gsa.gov

Federal Deposit Insurance Corporation (FDIC)

Division of Supervision and Consumer Protection

2345 Grand Boulevard, Suite 1200

Kansas City, MO 64108

877-ASK-FDIC (275-3342)

Email: consumer@fdic.gov

www.fdic.gov

Federal Trade Commission

Consumer Response Center

Sixth Street and Pennsylvania Avenue, NW

Washington, DC 20580

202-326-2222

877-FTC-HELP (382-4357)

www.ftc.gov

More Financial Education

Take the FDIC's *Money Smart* program online at

<http://www.fdic.gov/consumers/consumer/moneysmart/index.html>

ORIG BALANCE: \$2,000.00
 RATE: 18.000%
 PAYMENT: 2 % of balance, minimum \$15

MONTH	Monthly Payment	Interest Paid	Principal Paid	Balance	Total Interest Paid
0				\$2,000.00	
1	\$40.00	\$30.00	\$10.00	\$1,990.00	\$30.00
2	\$39.80	\$29.85	\$9.95	\$1,980.05	\$59.85
3	\$39.60	\$29.70	\$9.90	\$1,970.15	\$89.55
4	\$39.40	\$29.55	\$9.85	\$1,960.30	\$119.10
5	\$39.21	\$29.40	\$9.80	\$1,950.50	\$148.51
6	\$39.01	\$29.26	\$9.75	\$1,940.75	\$177.76
7	\$38.81	\$29.11	\$9.70	\$1,931.04	\$206.88
8	\$38.62	\$28.97	\$9.66	\$1,921.39	\$235.84
9	\$38.43	\$28.82	\$9.61	\$1,911.78	\$264.66
10	\$38.24	\$28.68	\$9.56	\$1,902.22	\$293.34
11	\$38.04	\$28.53	\$9.51	\$1,892.71	\$321.87
12	\$37.85	\$28.39	\$9.46	\$1,883.25	\$350.26
13	\$37.66	\$28.25	\$9.42	\$1,873.83	\$378.51
14	\$37.48	\$28.11	\$9.37	\$1,864.46	\$406.62
15	\$37.29	\$27.97	\$9.32	\$1,855.14	\$434.59
16	\$37.10	\$27.83	\$9.28	\$1,845.86	\$462.41
17	\$36.92	\$27.69	\$9.23	\$1,836.63	\$490.10
18	\$36.73	\$27.55	\$9.18	\$1,827.45	\$517.65
19	\$36.55	\$27.41	\$9.14	\$1,818.31	\$545.06
20	\$36.37	\$27.27	\$9.09	\$1,809.22	\$572.34
21	\$36.18	\$27.14	\$9.05	\$1,800.17	\$599.48
22	\$36.00	\$27.00	\$9.00	\$1,791.17	\$626.48
23	\$35.82	\$26.87	\$8.96	\$1,782.22	\$653.35
24	\$35.64	\$26.73	\$8.91	\$1,773.31	\$680.08
25 to 279					
280	\$15.00	\$2.03	\$12.97	\$122.59	\$4,387.47
281	\$15.00	\$1.84	\$13.16	\$109.43	\$4,389.31
282	\$15.00	\$1.64	\$13.36	\$96.07	\$4,390.95
283	\$15.00	\$1.44	\$13.56	\$82.51	\$4,392.39
284	\$15.00	\$1.24	\$13.76	\$68.75	\$4,393.63
285	\$15.00	\$1.03	\$13.97	\$54.78	\$4,394.66
286	\$15.00	\$0.82	\$14.18	\$40.60	\$4,395.48
287	\$15.00	\$0.61	\$14.39	\$26.21	\$4,396.09
288	\$15.00	\$0.39	\$14.61	\$11.60	\$4,396.49
289	\$11.78	\$0.17	\$11.61	(\$0.00)	\$4,396.66

! If you only pay the minimum payment on a credit card balance of \$2,000 - either 2% or \$15, whichever is greater - it will take you over 24 (!) years to pay the original balance and cost you \$4,396.66 in total interest!

ORIG BALANCE: \$2,000.00
 RATE: 18.000%
 PAYMENT: \$50.00

MONTH	Monthly Payment	Interest Paid	Principal Paid	Balance	Total Interest Paid
				\$2,000.00	
1	\$50.00	\$30.00	\$20.00	\$1,980.00	\$30.00
2	\$50.00	\$29.70	\$20.30	\$1,959.70	\$59.70
3	\$50.00	\$29.40	\$20.60	\$1,939.10	\$89.10
4	\$50.00	\$29.09	\$20.91	\$1,918.18	\$118.18
5	\$50.00	\$28.77	\$21.23	\$1,896.95	\$146.95
6	\$50.00	\$28.45	\$21.55	\$1,875.41	\$175.41
7	\$50.00	\$28.13	\$21.87	\$1,853.54	\$203.54
8	\$50.00	\$27.80	\$22.20	\$1,831.34	\$231.34
9	\$50.00	\$27.47	\$22.53	\$1,808.81	\$258.81
10	\$50.00	\$27.13	\$22.87	\$1,785.95	\$285.95
11	\$50.00	\$26.79	\$23.21	\$1,762.73	\$312.73
12	\$50.00	\$26.44	\$23.56	\$1,739.18	\$339.18
13	\$50.00	\$26.09	\$23.91	\$1,715.26	\$365.26
14	\$50.00	\$25.73	\$24.27	\$1,690.99	\$390.99
15	\$50.00	\$25.36	\$24.64	\$1,666.36	\$416.36
16	\$50.00	\$25.00	\$25.00	\$1,641.35	\$441.35
17	\$50.00	\$24.62	\$25.38	\$1,615.97	\$465.97
18	\$50.00	\$24.24	\$25.76	\$1,590.21	\$490.21
19	\$50.00	\$23.85	\$26.15	\$1,564.07	\$514.07
20	\$50.00	\$23.46	\$26.54	\$1,537.53	\$537.53
21	\$50.00	\$23.06	\$26.94	\$1,510.59	\$560.59
22	\$50.00	\$22.66	\$27.34	\$1,483.25	\$583.25
23	\$50.00	\$22.25	\$27.75	\$1,455.50	\$605.50
24	\$50.00	\$21.83	\$28.17	\$1,427.33	\$627.33
25 to 49					
50	\$50.00	\$8.52	\$41.48	\$526.34	\$1,026.34
51	\$50.00	\$7.90	\$42.10	\$484.24	\$1,034.24
52	\$50.00	\$7.26	\$42.74	\$441.50	\$1,041.50
53	\$50.00	\$6.62	\$43.38	\$398.12	\$1,048.12
54	\$50.00	\$5.97	\$44.03	\$354.10	\$1,054.10
55	\$50.00	\$5.31	\$44.69	\$309.41	\$1,059.41
56	\$50.00	\$4.64	\$45.36	\$264.05	\$1,064.05
57	\$50.00	\$3.96	\$46.04	\$218.01	\$1,068.01
58	\$50.00	\$3.27	\$46.73	\$171.28	\$1,071.28
59	\$50.00	\$2.57	\$47.43	\$123.85	\$1,073.85
60	\$50.00	\$1.86	\$48.14	\$75.71	\$1,075.71
61	\$50.00	\$1.14	\$48.86	\$26.84	\$1,076.84
62	\$27.25	\$0.40	\$26.85	(\$0.00)	\$1,077.25

! If you pay \$50 a month - or only \$10 more than the minimum payment during the first month - it will take you just over 5 years to pay back the original balance and cost \$1,077.25 in total interest!

COST OF MAKING THE MINIMUM PAYMENT

Item	Price	APR	Interest Paid	How Much You Really Pay for the Item	Total Years to Pay Off
TV	\$500	18%	\$216	\$716	5
Computer	\$1,000	18%	\$516	\$1,516	7
Furniture	\$2,500	18%	\$1,415	\$3,915	10

Assumptions for the table include:

- Eighteen percent APR (If the APR is higher, the item would be more expensive and would take longer to pay off).
- Minimum monthly payment equals greater of \$10 or 4 percent of balance.
- Average daily balance method is used to calculate interest.
- Finance charge for one day = $(18\%/365) \times$ daily balance.
- No grace period.
- No late payments are made.
- No additional purchases are made.
- Minimum payment is received by the bank on the last day of the billing cycle (most likely, the interest charges would be greater because the customer's minimum payment usually will not be received by the bank for several additional days).
- Years are rounded to the nearest whole year.
- Dollar amounts are rounded to the nearest dollar.

Beginning around 2008, you will be able to contact credit card companies by phone to find out the time and interest amount required to pay off a credit card balance if only the minimum monthly payment is made.

BENEFITS OF MAKING MORE THAN THE MINIMUM PAYMENT

Original Balance	APR	Monthly Payments	Total Number of Monthly Payments	Total Years to Pay Off	Total of Payments
\$2,500	18%	Minimum Payment (MP)	123	10	\$3,915
\$2,500	18%	MP + \$25	50	4	\$3,258
\$2,500	18%	MP + \$50	33	3	\$2,839

Original Balance	APR	Monthly Payments	Total Number of Monthly Payments	Total Years to Pay Off	Total of Payments
\$1,000	18%	Minimum Payment (MP)	87	7	\$1,516
\$1,000	18%	MP + \$25	26	2	\$1,187
\$1,000	18%	MP + \$50	16	1	\$1,119

These charts assume you are not making additional purchases and you are making your payments on time. The minimum payment is 4 percent.

Of course, the best way to save money and avoid paying interest charges is to pay off your balance in full when you first get your bill.

How to Get Your FREE Credit Report

By law, all consumers in the U.S. are entitled to one (1) free credit report per year from each of the three major credit bureaus: Trans Union, Equifax, and Experian. This means you can get a total of three (3) reports for free each year.

How to Order

By Phone: Call 1 (877)-322-8228

By Mail: P.O. Box 105281, Atlanta, GA 30348-5281

Web Site (Internet): www.annualcreditreport.com **(make sure you spell this URL correctly—there are many sites out there with similar spelling that will make you PAY for your credit report!)**

What You Need To Provide

- 1) Name
- 2) Social security number
- 3) Date of birth
- 4) Address
- 5) Previous addresses (if you moved within the last 2 years)
- 6) Answers to security questions—to protect your privacy (i.e. the credit reporting agency might ask you about the amount of your monthly car payment)

How Often to Order

Since you are allowed three (3) free credit reports per year (one from each of the three major bureaus), it is best to “space them out”. That is, request one credit report every 4 months from a different bureau each time.