

MEETINGHOUSE BANK
2250 DORCHESTER AVE
DORCHESTER, MA 02124
617-298-2250

REPORT #: 1722270

14-0005-GA-AGG

RETURN SERVICE REQUESTED

SHAUN K PANDIT
256 CANTON AVENUE
MILTON, MA 02186

Your Credit Score and the Price You Pay for Credit

Your Credit Score		
Your credit score	702	Model: EXPERIAN/FAIR, ISAAC (VER. 2)
	Source: EXPERIAN	Date: 10/17/13

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your 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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 320 to a high of 844.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 45 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS • AMOUNT OWED ON ACCOUNTS IS TOO HIGH • TOO MANY INQUIRIES LAST 12 MONTHS • LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p>By telephone: Call toll-free: 1-877-322-8228</p> <p>On the web: Visit www.annualcreditreport.com</p> <p>By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore .

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Case No(s). 14-0005-GA-AGG

Summary: Correspondence Credit report for application electronically filed by Teresa Orahood on behalf of Dylan Borchers