

## Sample Consumer Report

September 29, 2003

**JOHN C CONSUMER**

**123 MAIN ST**

**ANY TOWN MN 12345**

ChexSystems will reinvestigate any item listed in your consumer report that you believe may be inaccurate or incomplete. In order for a reinvestigation to be initiated, please complete the enclosed form and mail it to the address listed above in our letterhead or by fax to 602-659-2197.

**This report was prepared for JOHN C CONSUMER**

**Consumer ID:12345678 for JOHN C CONSUMER**

Please provide your Consumer ID number, along with your Social Security number in any future contact with ChexSystems.

### **Reported Information**

Reported Information refers to reports of accounts that have been mishandled, reported for cause, and/or outstanding debts. Reported Information is submitted directly to ChexSystems by members of our service, which consists mainly of financial institutions. Our current practice is to retain this information for a period of five years.

SSN/ID indicates a Social Security number, Individual Taxpayer Identification number, Tax ID number, or Employer ID number.

Source Of Information: First National Bank Any Town, MN

Reported Name: John C Consumer

Reported Address: 123 Main St Any Town, MN 12345

Reported SSN/ID: 999-99-9999

Drivers License: X123456789123

State: MN

Joint Name: Mary M Consumer

RTN: 123456789

Account#: 987654321

Date Reported: 01/01/2003

Reported For: Non-Sufficient Funds (NSF) Activity

Debt Reported: ChexSystems has no debt information available. May we suggest that you contact the source of the information to determine whether or not a debt is owed.

Source of Information: Any Town Credit Union Any Town, MN

Reported Name: John C Consumer

Reported Address: 123 Main St Any Town, MN 12345

Reported SSN/ID: 999-99-9999

Drivers License: X123456789123

State: MN

RTN: 123456789

Account #: 987654321

Date Reported: 01/01/2003

Reported For: Transactions Involving Returned Items From Own Account At another Financial Institution.

Debt Reported: \$160.23

Source of Information: First National Bank Any Town, TX

Reported Name: John C Consumer

Reported Address: 123 Main St Any Town, TX 12345

Reported SSN/ID: 999-99-9999

Drivers License: 123456789

State:MN

Joint Name: Mary M Consumer

RTN: 123456789

Account #: 987654321

Date Reported: 01/01/2003

Reported For: Non-Sufficient Funds (NSF) Activity

Original Charge Off Amount: \$100.00

Paid In Full/Settled In Full Date: 09/14/2000

### **Inquiries Initiated By Consumer Action**

Inquiries Initiated By Consumer Action refers to inquiries resulting from a transaction initiated by you. These include applying for a credit card or completing an application at a financial institution. Please note that the inquiries are part of your credit history and may be included in our reports to others. These inquiries can be viewed for ninety days up to three years.

Inquirer Name: Any Town Savings

Inquirer Location: Any Town MN

Inquiry Date: 02/28/2003

Name Provided: John C Consumer

SSN/ID Provided: 999-99-9999

### **Inquiries Not Initiated By Consumer Action**

Inquiries Not Initiated By Consumer Action refers to inquiries resulting from transactions you may not have initiated, so you may not recognize the source. Members of our service with a permissible purpose include current creditors, pre-approval creditors, and potential investors trying to assess risks. We report these requests only to you as a record of activities, and we do not include any of these requests on credit reports to others.

Inquirer Name: Renaissance

Inquirer Location: Beaverton CO

Inquiry Date: 03/24/2003

Name Provided: John C Consumer

SSN/ID Provided: 999-99-9999

### **Retail Information**

Retail Information refers to returned checks written on an account and certain collection accounts. Retailers and other businesses report this information to Shared Check Authorization Network (SCAN). ChexSystems receives this information directly from SCAN and is not involved in the collection of these items.

For additional information you may contact SCAN by telephone at 800-262-7771 or in writing to SCAN, Attention Research & Resolution, 7805 Hudson Road, Suite 100, Woodbury, MN 55125.

Date Of Check: 01/10/2002

Check Number: 6011

Amount Of Check: \$106.50

Date Check Paid: Not Paid Yet

RTN/Account #: 12345678/98765543454

Drivers License: X123456789123

State:MN

Payee: ABC Merchant

Date Of Check: 02/11/2003

Check Number: 7025

Amount Of Check: \$513.00

Date Check Paid: 08/23/2003

RTN/Account #: 12345678/98765543454

Drivers License: X123456789123

State: MN

Payee: XYZ Stores

### **History Of Checks Ordered**

History of Checks Ordered refers to a record of check orders placed within the past three years.

RTN/Account Number: 12345678 / 98765543454

Quantity Ordered: 400

Check Start Number: 6060

Date Order Shipped: 03/03/2002

### **Social Security Number Validation**

Social Security Number Validation indicates the year and state that a particular sequence of digits first became available for issuance. This information does not include the name of the individual to whom the number was issued.

999-99-9999 Became available for issuance in 1951 or before in the state of MN.

### **Drivers License Validation**

Drivers License Number Validation indicates whether or not the format of the drivers license number provided matches the requirements set by the state of issuance.

Drivers License X 123456789123 is a valid format for the state of Minnesota.

### **Drivers License Verification**

Drivers License Number Verification is information provided to ChexSystems by the state that issued the drivers license number. This information, which is limited to certain states, identifies the name and date of birth of the individual to whom the driver's license was issued.

Drivers License: X123456789123

State: MN

Issued To: John C Consumer

Date of Birth: 01/31/1978

### **ChexSystems Contact Information**

If you have any questions, please contact us at the address or telephone number listed above in our letterhead or by fax at 602-659-2197.