

Chex Systems, Inc.
ATTN: Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125
www.chexsystems.com
Toll Free: 800-513-7125

Fax: 602-659-2197



Current Date

JOHN C CONSUMER
ADDRESS
CITY STATE ZIP

Consumer ID 12345678 for JOHN C CONSUMER

This report was prepared using the identifiers provided by you. Please provide your Consumer ID number along with your name and Social Security number in any future contact with Chex Systems, Inc.

Personal Information

This section displays certain personal information associated with a consumer file at ChexSystems. This could include information such as names, date of birth, addresses, phone numbers and email addresses.

Names: JOHN C CONSUMER; JOHN CARTER CONSUMER; JOHN CONSUMER;

Addresses:

123 MAIN ST, ANYTOWN, MN 55125-0000
123 CITY ST MY TOWN, MN 55126-7570

Phone Numbers: (602) 555-1234; (651) 555-6789

Email Addresses:

johnconsumer1@email.com

Date of Birth:

mm/dd/yyyy

Security Freeze Record

In any future contact regarding your Security Freeze, you will be required to provide your personal identification number (PIN).

Name on Freeze: JOHN C CONSUMER

XXX-XX-1234

Status: CURRENTLY ON FILE

Consumer Reported Identity Theft Security Alert

In any future contact regarding your Security Alert, you will be required to provide the answer to your password question.

Name on Alert: JOHN CONSUMER

SSN: XXX-XX-1234

Password Question: IN WHAT CITY WERE YOU BORN?

Status: VALIDATED

Reported Information

ChexSystems' clients, which consist mainly of financial institutions, furnish information on closed checking and savings accounts, referred to as reported information. ChexSystems' current practice is to retain reported information for a period of five years. The source is under no obligation to remove accurate information, even if paid, but is obligated to update the report with a paid in full or settled in full status and date when applicable.

Source of Information: ANYTOWN BANK; 678 BANK BLVD, ANYTOWN MN 55125
Phone Number: Telephone Number Not Available

Reported For: SUSPECTED FRAUD ACTIVITY
Reported Name: JOHN CARTER CONSUMER
Reported Address: 123 MAIN ST
ANYTOWN, MN 55125-0000
Reported SSN/ID: XXX-XX-1234
Driver's License: State:

Date Reported: mm/dd/yyyy
RTN/ACCT#: 012345678 / XXXXXXXXXXXXX9876
Original Charge Off Amount: \$175.79
Closure Status: UNPAID
Closure Status Date: mm/dd/yyyy

Source of Information: MY TOWN CREDIT UNION; 987 COMMERCERCE WAY, MY TOWN, MN 55126
Phone Number: 800.555.1234

Reported For: NON-SUFFICIENT FUNDS(NSF) ACTIVITY;
Reported Name: JOHN CONSUMER
Reported Address: 123 CITY ST
MY TOWN, MN 55126-7570
Reported SSN/ID: XXX-XX-1234
Driver's License: XXXX9012 **State:** MN

Date Reported: mm/dd/yyyy
RTN/ACCT#: 987654321 / XXXXX8380
Original Charge Off Amount: \$662.27
Closure Status: PAID IN FULL
Closure Status Date: mm/dd/yyyy

Inquiries Viewed By Others

This section refers to transactions involving you and are the result of someone accessing your ChexSystems information, typically in connection with a business transaction you initiated with them. The company listed on this type of inquiry requested information from your consumer file on the date(s) specified. These inquiries may impact your consumer report and may be included in reports to others. These inquiries remain on your file for up to 3 years.

Inquirer: SECOND NATIONAL BANK; 111 SOUTH ST, ANYTOWN, MN, 55125
Phone Number: Telephone Number Not Available

Inquiry Date: mm/dd/yyyy

SSN/ID Provided:
XXX-XX-1234

Inquirer: ABC COMPANY LLC; 223 EAST ST, ANYTOWN, MN, 55125
Phone Number: 800.555.8000
On Behalf Of: XYZ SOLUTIONS; 5555 DOLPHIN BLVD, CITYTOWN, FL 12345
Phone Number: 888.555.2345

Inquiry Date: mm/dd/yyyy

SSN/ID Provided:
XXX-XX-1234

Check Cashing Inquiries

Check cashing inquiries refers to inquiries received by Certegy Check Services, as a result of a check cashing transaction initiated by you. ChexSystems receives record of the inquiries directly from Certegy Check Services and retains a record of the inquiry for a period of two years. Please note that these inquiries are a part of your ChexSystems history and may be included in our reports to others.

For additional information you may contact Certegy Check Services, by telephone at 800.437.5120 or in writing to Certegy Check Services, P.O. Box 30046, Tampa, FL 33630-3046.

Inquirer: LOCAL STORE **Inquiry Date:** mm/dd/yyyy **Inquiry Dollar Amount:** \$87.00
SSN/ID Provided: XXX-XX-1234 **Driver's License:** **State:**

Inquiries Viewed Only By You

This section refers to transactions you may or may not have initiated. For this reason, you may not recognize the source. These inquiries are only viewable by you and are not included in reports to others. The number of these inquiries does not negatively affect your consumer report. These inquiries remain on your file for 1 year.

No Information Found

Retail Information

Retail Information refers to returned checks reported by retailers and other businesses to Certegy Check Services. ChexSystems receives this information from Certegy Check Services, is not involved in the collection of these items, and retains record of retail information for a period of four years.

For additional information you may contact Certegy Check Services, by telephone at 800.437.5120 or in writing to Certegy Check Services, P.O. Box 30046, Tampa, FL 33630-3046.

Payee: LOCAL MERCHANT **Amount Of Check:** \$100.00 **Date of Check:**
Check Number: 107 **Date Check Paid:** NOT PAID YET mm/dd/yyyy
Driver's License: XXXX9012 **State:** MN **RTN/ACCT#:** 123456789 / XXXXXXXXXXXXXXXXXXXX1932

Payee: MERCHANT STORE **Amount Of Check:** \$251.00 **Date of Check:**
Check Number: 2012 **Date Check Paid:** mm/dd/yyyy mm/dd/yyyy
Driver's License: XXXX9012 **State:** MN **RTN/ACCT#:** 05150291 / XXXXXXXXXXXXXXXXXXXX1788

History of Checks Ordered

This section displays the check order information that has been reported to ChexSystems within the past five years. Not all check orders are reported to ChexSystems, therefore, this section may not display all orders that have been placed.

Source of Information: HARLAND CHECK PRINTING; 400 BROADWAY AVENUE, SAN DIEGO, CA 92101
Phone Number: Telephone Number Not Available

Name: JOHN C CONSUMER **SSN/ID:** **Driver's License:** **State:**
RTN/ACCT#: 123456789 / **Quantity Ordered:** 100 **Date Order Shipped:**
XXXXXXXXXXXXXXXXX1001 mm/dd/yyyy
Check Start Number: 1125

Social Security Number Validation

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

XXX-XX-1234 BECAME AVAILABLE FOR ISSUANCE IN 1989 IN MN

Information From LexisNexis Risk Solutions

This section displays the most recent information returned to ChexSystems by LexisNexis Risk Solutions, Inc. in response to an inquiry relative to you. The information in LexisNexis Risk Solutions files may have changed since it was shared with ChexSystems.

Date information received: mm/dd/yyyy

- Number of address changes reported in the last 12 months: 0
- Number of address changes reported in the last 60 months: 1
- Total number of properties owned: 2
- Total number of non-derogatory records: 2
- Total number of derogatory public records: 0
- Total number of lien records (both filed and released): 0
- Total number of released liens: 0
- Total number of bankruptcy filings: 0
- Total number of evictions: 0

Notices

You have a right to dispute any item of information contained in your consumer file. If you believe information in your file may be inaccurate or incomplete, you may submit a dispute to ChexSystems using any contact method listed in the letterhead.

Please be certain to include your Consumer ID number, the source of the information you are disputing and the nature of your dispute. ChexSystems will mail a letter to notify you of the results of the reinvestigation within approximately 30 days (21 days for residents of Maine) from the date we receive the dispute. If additional information or documentation relevant to the dispute is provided by you during the course of the reinvestigation, the time frame may be extended by up to 15 days to allow the source sufficient time for review.

You may have a right to place a security freeze on your consumer file. To obtain more information or to place an alert or freeze on your consumer file at ChexSystems, please visit our website at www.chexsystems.com. If you are a current resident of AK, AR, CA, CO, DE, DC, FL, GA, IN, MD, MA, MO, MT, NH, NJ, NM, NY, NC, ND, OH, OK, RI, TN, VT, VA, WV, or WI there may be additional rights and information available to you. Please visit our website at www.chexsystems.com and select the "Security Freeze" link or contact us at the address or telephone number listed above to request a written copy of any applicable state notices.

By submitting your personal information to ChexSystems, you acknowledge your agreement to provide accurate identifying information and your understanding that ChexSystems may access, store, and use this information to the extent permitted by law.