

Consumer Relations
7805 Hudson Rd Suite 100
Woodbury, MN 55125
800.513.7125



Current Date

JOHN C CONSUMER
5650 MIDDLE ST
ANYTOWN MN 55125

This report was prepared for JOHN C CONSUMER

Consumer ID: 98765432 for JOHN C CONSUMER
Please provide your Consumer ID number, along with your Social Security number, in any future contact with ChexSystems.

Personal Information
This section displays the names, date of birth and addresses associated with your ChexSystems consumer file.

Date of Birth:
MM/DD/YYYY

Names:
John Carter Consumer

John C Consumer

J C Consumer

Addresses:
5650 MIDDLE ST
MY TOWN, MN 55125

1623 CENTER ST
MY TOWN, MN 55125

123 MAIN ST
MY TOWN, MN 55125

645 JAY BIRD STREET
ANYTOWN, MN 55125

Consumer Reported Identity Theft Security Alert
In any future contact, you will be required to provide your password answer for as long as your Security Alert is active.

Name on Alert : JOHN C CONSUMER
SSN/ID : XXX-XX-6789
Password Question : WHAT WAS THE NAME OF YOUR FIRST PET?
Status : NON-VALIDATED

Security Freeze Record
In any future contact, you will be required to provide your personal identification number (PIN) for as long as your Security Freeze is active.

Name on Freeze : JOHN C CONSUMER
SSN : XXX-XX-6789
Status : Active

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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
678 NORTH ST
ANYTOWN, MN 12345
800.888.1234

Reported Name: JOHN CONSUMER
Reported Address: 123 MAIN ST
MY TOWN, MN 55125

Reported SSN/ID: XXX-XX-6789
Driver's License: XXXXXXXX9123 State: MN
RTN: 123456789 Account: XXXXXX5209
Date Reported: MM/DD/YYYY
Reported For: NON-SUFFICIENT FUNDS (NSF) ACTIVITY
Closure Status: NOT REPORTED

Source of Information: SECOND NATIONAL BANK
111 SOUTH ST
ANYTOWN, MN 12345
800.999.1234

Reported Name: JOHN C CONSUMER
Reported Address: 123 MAIN ST
MY TOWN, MN 55125

Reported SSN/ID: XXX-XX-6789
Driver's License: XXXXXXXX9123 State: MN
RTN: 123456789 Account: XXXXXXXXXXXXXXX0156
Date Reported: MM/DD/YYYY
Reported For: ACCOUNT ABUSE
Original Charge-off amount: \$347.29
Closure Status: UNPAID
Closure Status Date: mm/dd/yyyy

Source of Information: THIRD NATIONAL BANK
222 WEST ST
ANYTOWN, MN 12345
Telephone Number Not Available

Reported Name: J C CONSUMER
Reported Address: 1623 CENTER ST
MY TOWN, MN 55125

Reported SSN/ID: XXX-XX-6789
Driver's License: State:
RTN: 123456799 Account: XXXXXXXXXXXX6874
Date Reported: MM/DD/YYYY
Reported For: SUSPECTED FRAUD ACTIVITY
Closure Status: PAID IN FULL
Closure Status Date: mm/dd/yyyy

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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: SECOND NATIONAL BANK
111 SOUTH ST
ANYTOWN, MN 12345
800.999.1234

Inquiry Date : MM/DD/YYYY
SSN/ID Provided : XXX-XX-6789

Inquirer: THIRD NATIONAL BANK
222 WEST ST
ANYTOWN, MN 12345
Telephone Number Not Available

Inquiry Date : MM/DD/YYYY
SSN/ID Provided : XXX-XX-6789

Inquirer : ABC COMPANY
233 EAST ST
ANYTOWN, MN 12345
800.555.3333

On behalf of: CELLULAR SERVICES
315 NINTH ST
ANYTOWN, MN 12345
877-555-1111

Inquiry Date : MM/DD/YYYY
SSN/ID Provided : XXX-XX-6789

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, potential employers, 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 : ABC COMPANY
233 EAST ST
ANYTOWN, MN 12345
800.555.3333

On behalf of: CELLULAR SERVICES
315 NINTH ST
ANYTOWN, MN 12345
877-555-1111

Inquiry Date : MM/DD/YYYY
SSN/ID Provided : XXX-XX-6789

Inquirer: FOURTH NATIONAL BANK
222 NORTH AVE
ANYTOWN, MN 12345
Telephone Number Not Available

Inquiry Date : MM/DD/YYYY
SSN/ID Provided : XXX-XX-6789

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Check Cashing Inquiries

Check cashing inquiries refers to inquiries received by Certegy Check Services, Inc. as a result of a check cashing transaction initiated by you. ChexSystems receives record of the inquiries directly from Certegy Check Services, Inc. and retains record of the inquiry for a period of two years.

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

Inquirer: LOCAL MERCHANT
Inquiry Date: MM/DD/YYYY
Inquiry dollar amount: \$125.00
SSN/ID Provided : XXX-XX-1234
Driver's License: XXXXXXXX9876 State: MN

Retail Information

Retail Information refers to returned checks written on an account and certain collection accounts. Retailers and other businesses report this information to Certegy Check Services, Inc. ChexSystems receives this information directly from Certegy Check Services, Inc. and is not involved in the collection of these items.

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

Date of Check : MM/DD/YYYY
Check Number : 9278
Amount Of Check : \$36.84
Date Check Paid : NOT PAID YET
RTN/Account Number : 123456789/XXXXX7654
Driver's License : XXXXXXXX9123
State of Issuance : MN
Payee : K&R Grocery

Date of Check : MM/DD/YYYY
Check Number : 9405
Amount Of Check : \$97.92
Date Check Paid : mm/dd/yyyy
RTN/Account Number : 123456789/XXXXX7654
Driver's License : XXXXXXXX9123
State of Issuance : MN
Payee : Tyler & Max Toy Store

History of Checks Ordered

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

Name: JOHN C CONSUMER
SSN/ID: XXX-XX-6789
Driver's License: XXXXXXXX9123
State of Issuance: MN
RTN/Account Number : 123456789/XXXXXXXXXXXXXXXX0156
Quantity Ordered : 150
Check Start Number : 501
Date Order Shipped : MM/DD/YYYY
Source of Information : SECOND NATIONAL BANK
111 SOUTH ST – MAIL STOP 2
ANYTOWN, MN 12345
888.555.9876

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. This information does not include the name of the individual to whom the number was issued.

XXX-XX-6789 Became Available for Issuance in 1980 in the State of MN

Additional Information

Additional information may be provided to Chex Systems, Inc. by Lexis-Nexis Risk Solutions Bureau LLC. The most recent information ChexSystems received from Lexis-Nexis Risk Solutions Bureau LLC relative to you is listed below, however, the information contained on the files of Lexis-Nexis Risk Solutions Bureau LLC, may have changed since it was provided to ChexSystems. If you have questions or wish to dispute the accuracy of the information reported below, please see the Notices section of this correspondence for more information regarding how to submit a dispute.

Date information received: MM/DD/YYYY

Time in months at inquiry address: 6

Number of address changes reported in the last 12 months: 2

Number of address changes reported in the last 60 months: 4

Total number of properties owned: 3

Wealth Index: 3 (Based on watercraft, aircraft, and property asset records - 0 = no information on file, 1=very low evidence of wealth to 6=very high evidence of wealth)

Total number of non-derogatory records: 2

Total number of derogatory public records (liens, bankruptcies and evictions): 3

Time in months since most recently recorded derogatory public record: 5

Total number of lien records (both filed and released): 2 - Updated on mm/dd/yyyy

Total number of released liens: 1

Total number of bankruptcy filings: 1

Time in months since most recent bankruptcy filing: 22

Total number of evictions: 0

Time in months since most recently recorded eviction: 0

ChexSystems Contact Information

To obtain answers to the most frequently asked questions, please visit our website at www.chexsystems.com. If you have questions about the information contained in this report, please contact us at the address or telephone number listed above in our letterhead or by fax at 602-659-2197.

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, please submit your dispute to the address or fax number listed above. Please be certain to include your Consumer ID number, the source of the information you are disputing and the nature of your dispute. Under normal circumstances, ChexSystems will inform you of the results of the investigation within approximately 30 days (21 days for residents of Maine).

You may have a right to place a fraud alert and/or 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 AL, AK, AR, CA, CO, DE, DC, FL, GA, IN, MD, MA, MO, MT, NE, NV, 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.