



16552 N. 90th Street  
Scottsdale, AZ 85260

John Doe  
333 First Street  
Nowhere, AR 85555



16552 N. 90th Street  
Scottsdale, AZ 85260  
Phone 800.745.1560  
FAX 480.656.6850  
consumerservices@earlywarning.com

John Doe  
333 First Street  
Nowhere, AR 85555

## Summary File Disclosure

### Consumer ID: 100389

This summary report was prepared for John Doe on 4/22/2016.

Please provide this Consumer ID Number, along with your Name, Social Security number or Tax ID number, in any future contact with Early Warning, including a request for your comprehensive report.

## Information You Provided

This section displays the information you provided Early Warning for the purposes of preparing this report.

Name:	John Doe
Address:	333 First Street Nowhere AR 85555
SSN:	222-22-2222
ID Type:	Driver's License
ID Number:	12345678

The personal information you provide to Early Warning will only be used to respond to your request for a consumer file disclosure. Early Warning does not share or sell this information to any unauthorized parties.

## Understanding Your File Disclosure

This file disclosure contains a summary of the information in your file that has been furnished to Early Warning by its participating financial institutions, and which is maintained by Early Warning in its databases. If you believe any information in your file to be inaccurate or incomplete, you may dispute that information as outlined in this disclosure. If you wish to receive a comprehensive report of all the information in your file, please contact Early Warning at 800-745-1560.



The following section refers to information provided to Early Warning about closed bank accounts.

Contributor: My Bank

Contribution Ref #: 0222222

ABA Number: 999999999 Account Number: 9988776655  
Name: John Doe  
Address: 333 First Street, Nowhere, AR 85555, USA  
Phone: 480-555-5555  
Phone: 480-555-2222  
Email Address: jdoe@jdoe.com  
SSN/Tax ID #: 111-11-1111 Date of Birth: 06/17/1975 Account Open Date: 06/17/2015 Source of Funds: Savings  
ID #: 78945

ID Type: Drivers License  
ID State: AR ID Country: USA

Incident Date: 8/20/2015  
Principal Loss: \$500,000.00

Contribution Reason: An account closed and charged off by the contributor, in whole or in part, via an automated process, where the Contributor has recorded a loss and where the Contributor does not, or is not able to identify the closing of the account as due to fraud.

Dispute Date: 8/30/2015

Dispute Reason: Consumer disputes record with the furnisher on 8/30/2015. Reinvestigation period is 30 days

Rebuttal Date: 9/29/2015

Rebuttal Statement Currently on File: I disagree with My Bank's decision that the reporting is accurate.

Contributor: ABC Bank

Contribution Ref #: 565113

Name: John Doe

SSN/Tax ID #: 111-11-1111

Phone: 480-555-5555 Phone: 480-555-2222

Email: jdoe@jdoe.com

Address: 333 First Street, Nowhere, AR 85555 USA

Work: 16552 N 90th Street, Scottsdale, AZ 85022 USA

ID #: 78945 ID Type: Drivers License ID State: AR ID Country: USA ID Exp. Date: 06/17/2019

Alt ID #: 24682468 Alt ID Type: Passport Alt ID Country: USA Alt ID Exp. Date: 6/17/2020

Date of Birth: 06/17/1975

Bank Routing #: 999999999 Account #: 9389999024 Account Type: Personal

Incident Date: 12/21/2015

Principal Loss: \$500,000.00 Fee Reversal: \$500,000.00 Combined Loss & Fee Reversal: \$500,000.00

Paid/UnPaid/Settled: Paid Debt Paid in Full Date: 1/16/2016

Contribution Reason: Account Risk

Dispute Date: 2/10/2016

Dispute Text: Consumer disputes record with the furnisher on 2/10/2016. Reinvestigation period is 30 days

Rebuttal Date: 3/31/2016

Rebuttal Statement Currently on File: I paid back the money. The record should be removed.

The following section refers to information provided to Early Warning about negative employment history.

Contributor: XYZ Bank

Contribution Reference #: 565113

Name: John James Doe

Alias: John James Dough

SSN/Tax ID #: 111-11-1111

Phone: 480-555-2222 Phone: 480-555-5555

Summary Report

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Email: jdoe@jdoe.com  
 Address: 333 First Street, Nowhere, AR 85555 USA  
 Address: 123 Second Street, Nowhere, AR 85555 USA  
 ID #: 78945 ID Type: Drivers License ID State: AR ID Country: USA ID Exp. Date: 06/17/2019  
 Alt ID #: 24682468 Alt ID Type: Passport Alt ID Country: USA  
 Alt ID Exp. Date: 06/17/2020  
 Date of Birth: 06/17/1975  
 Incident Date: 12/29/2015  
 Loss Amount: \$1,000,000.00  
 Documentation Status: Active  
 Contribution Reason: Unfavorable Employment Record  
 Dispute Date: 1/20/2016  
 Dispute Text: Consumer disputes record with the furnisher on 1/20/2016. Reinvestigation period is 30 days  
 Rebuttal Date: 3/15/2016  
 Rebuttal Statement Currently on File: I disagree with XYZ Bank

The following section refers to transactions related to your bank account(s). See the definitions section of this report for additional information.

Bank Name: WELLS FARGO  
 Bank Routing #: 999999999 Account #: 9389999024  
 Current Account Status: Post No Debits Previous Account Status: Non Sufficient Funds  
 Date of Last Status Change: 10/17/2015  
 Dispute Date: 01/22/2016  
 Dispute Reason: Consumer disputes record with the furnisher on 1/22/2016 Reinvestigation period is 30 days.

Stop Payment Information

Stop Amount	Date Placed	Expiration Date	Starting Check #	Ending Check #
\$100,000.00	06/17/2015	06/17/2015	5468789321	5468789327

Balance Information:

Month/Year	1st of Month Balance
06/2015	\$202,020.00

Bank Routing #: 888999000  
 Account #: 9389999025  
 Dispute Date: 06/17/2015  
 Dispute Reason: Consumer disputes record with the furnisher on 6/17/2015. Reinvestigation period is 30 days

Transaction Information

Tran. Type	Date	Check #	Amount	Return Reason	Information Reported By:
ACH	12/17/2015	5468789321	\$100,000.00	N/A	Wells Fargo
Check	6/17/2015	5468789321	\$100,000.00	Non Sufficient Funds	Wells Fargo

The following section refers to inquiries made as a result of your opening or attempting to open a bank account. The number of these inquiries may adversely affect your consumer report.

Inquirer: Downtown Bank  
 Inquiry Date: 6/17/2015  
 Name: John Doe  
 Address: 123 Main Street, Scottsdale, AZ 85022, USA  
 Address: 333 First Street, Nowhere, AR 85555, USA  
 Phone: 480-555-5555  
 SSN/TIN #: 111-11-1111  
 Date of Birth: 06/17/1975  
 ID #: 123455

Summary Report



ID Type: Drivers License  
 ID State: AR  
 ID Country: USA ID Expiration Date: 06/17/2019  
 Dispute Date: 12/31/2015  
 Dispute Text: Consumer disputes record with the furnisher on 12/31/2015. Reinvestigation period is 30 days  
 Rebuttal Date: 4/1/2016  
 Rebuttal Statement Currently on File: I did not apply for an account at Downtown Bank.

Inquirer: Uptown Bank  
 Inquiry Date: 6/17/2015  
 Name: J. James Dough  
 Address: 123 Main Street, Scottsdale, AZ 85022, USA  
 Address: 333 First Street, Nowhere, AR 85555, USA  
 Phone: 480-555-5555  
 SSN/TIN #: 111-11-1111  
 ID #: 123455  
 ID Type: Drivers License  
 ID State: AR  
 ID Country: USA ID Expiration Date: 06/17/2019  
 Dispute Date: 12/31/2015  
 Dispute Text: Consumer disputes record with the furnisher on 12/31/2015. Reinvestigation period is 30 days  
 Rebuttal Date: 4/1/2016  
 Rebuttal Statement Currently on File: I did not apply for an account at Uptown Bank.

Inquirer: Cross Town Bank  
 Inquiry Date: 6/17/2015  
 Name: J. J. Doe  
 Phone: 480-555-5555 Phone: 480-555-2222  
 SSN/TIN #: 111-11-1111  
 Date of Birth: 06/17/1975  
 ID #: 78945  
 ID Type: Drivers Licence  
 ID State: AR  
 ID Country: USA ID Expiration Date: 06/17/2019  
 Dispute Date: 12/31/2015  
 Dispute Text: Consumer disputes record with the furnisher on 12/31/2015. Reinvestigation period is 30 days

The following entities have accessed information about you in the last twelve months (two years if accessed for employment purposes). The number of these inquiries does not negatively affect your consumer report.

<u>Inquirer Name</u>	<u>Inquirer Date</u>
Downtown Bank	06/17/2015
Uptown Bank	06/17/2015
Cross Town Bank	06/17/2015



### To Dispute Inaccurate Information

If you believe the information contained in your File Disclosure is inaccurate or incomplete, you have the right to dispute such information. A written dispute can be sent by mail, fax or uploaded to our secure Transfer Portal and must include in detail the reasons for the dispute. Written disputes will be submitted to the furnishing financial institution for reinvestigation. To avoid delays in processing, please use the Dispute Checklist to ensure each item being disputed includes all the necessary information.

**Dispute Checklist (be sure to include the following items):**

- Consumer ID Number
- Description of the specific information you are disputing such as the ABA and account numbers, or the contribution reference number.
- The detailed reason for the dispute (i.e., why the information is inaccurate or incomplete)
- A separate, signed paper for each dispute.
- All relevant details in your description(s).
- Copies of all supporting documentation attached to each dispute.

### Rebuttal Statement

If you have already disputed information contained in your file and been informed by Early Warning that the information is accurate and complete and will remain in Early Warning's database, you may file a brief rebuttal statement setting forth why you disagree with the outcome of the reinvestigation. An Early Warning Consumer Services Representative can assist you with the length of the statement upon request. Your statement must not include the names of other individuals or businesses, and may not contain profanity. Your statement must pertain to the information contained in your file. You may mail, fax or upload your written statement to our secure Transfer Portal indicated in the Contact Information section of this report. Please include your Consumer ID Number and indicate the specific item of information to which you want to add the rebuttal statement.

### Contact Information

Address:  
Early Warning  
16552 N 90th Street  
Scottsdale, AZ 85260

FAX Number:  
480-656-6850

To communicate electronically with us, via the Transfer Portal, go to <https://consumerservices.earlywarning.com>. When prompted for the Early Warning email address, enter [consumerservices@earlywarning.com](mailto:consumerservices@earlywarning.com). Follow the instructions on the screen to create your User ID and password, and to upload the documents to be transmitted to Early Warning. If you need technical assistance with the Transfer Portal please call 877-639-4457.

If you wish to discuss your file disclosure or schedule an appointment to meet with a Consumer Services Representative at the Scottsdale, AZ office call 1-800-745-1560.

### Definitions of terms used to create this file:

**Closed** - The account is closed. This does not convey a negative situation.

**Closed for Cause** - The account is closed because the account was not handled in a manner consistent with bank policy.

**Closed for Cause/Purge** - The account is closed because the account was not handled in a manner consistent with bank policy. The bank has deleted the account record from its files.

**Closed/Purged** - The account is closed. This does not convey a negative situation. The bank has deleted the account record from its files.

**NSF** - Non-sufficient funds. Demand for a payment cannot be honored because there are not enough funds in the account to do so.

**NSF/OD** - Non-sufficient Funds/Overdraft. There are not enough funds in the account to make a payment or the account balance is less than zero (0).

**Pending Closed** - The account will be closed after all items have cleared and the account has zero (0) balance.

**Post No Debits** - No Payments of any kind can be debited against the account.

**Post No Checks** - No check payments can be written from the account.

Early Warning is not a collection agency and this report is not an attempt to collect.

Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

## A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identify theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your Federal rights, contact:**

TYPE OF BUSINESS	CONTACT:
<p>1a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW. Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357</p>
<p>2. To the extent not included in item 1 above.</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP), Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air Carriers</p>	<p>Assistant General Counsel for Aviation Enforcement and Proceedings Department of Transportation Aviation Consumer Protection Division 1200 New Jersey Avenue S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street N.E. Washington, DC 20549</p>



TYPE OF BUSINESS	CONTACT:
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357