



5801 N. Pima Rd  
Scottsdale, AZ 85250

John Doe  
333 First Street  
Nowhere, AR 85555



5801 N. Pima Rd  
Scottsdale, AZ 85250  
Phone 800.745.1560  
FAX 480.656.6850  
consumerservices@earlywarning.com

John Doe  
333 First Street  
Nowhere, AR 85555

## Comprehensive File Disclosure

### Consumer ID: 100389

This report was prepared for John Doe on 7/5/2019.

Please provide this Consumer ID Number, along with your Name, Social Security number or Tax ID number, in any future contact with Early Warning.

## 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<br>Nowhere AR 85555 |
| Date of Birth: | 12/6/1961                            |
| SSN:           | 111-11-1111                          |
| 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 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.



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

Contributor: ABC Bank

Contribution Ref #: 0222222

ABA Number: 999999999 Account Number: 1112223334

Name: John Doe

Address: 333 First Street, Nowhere, AR 85555

Phone: 777-77-7777

SSN/Tax ID #: 111-11-1111

ID #: 123445678

ID Type: Driver's License/USA

ID State: AR

Incident Date: 12/21/2015

Principal Loss: \$0.00

Contribution Reason: Transacting (or attempting to transact) with an account in an unauthorized or prohibited manner.

Dispute Reason: CONSUMER DISPUTES RECORD WITH FURNISHER ON 4/1/2016. REINVESTIGATION PERIOD IS 30 DAYS.

Rebuttal Date: 6/1/2016

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

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

Bank Name: ABC BANK

Bank Routing #: 999999999 Account #: 1112223334

Open Date: 8/24/2009 Close Date: 8/24/2019

Current Account Status: Closed For Cause-Purged Previous Account Status: Closed For Cause

Date of Last Status Change: 05/04/2016

Name: John Doe

Phone: 555-55-5555

Address: 333 First Street Nowhere, AR 85555

SSN: 111-11-1111 Date of Birth: 12/6/1961

ID #: 12345678 ID Type: STATE ID State: AR

Email Addresses: John.Doe@yahoo.com

Balance Information:

| Date       | Balance  | Interest Paid |
|------------|----------|---------------|
| 02/02/2015 | \$693.14 | \$0.00        |
| 02/01/2015 | (\$0.21) | \$0.00        |
| 01/29/2015 | \$74.16  | \$0.00        |
| 01/27/2015 | \$60.00  | \$0.00        |
| 01/16/2015 | \$101.03 | \$0.00        |
| 01/11/2015 | \$101.65 | \$0.00        |
| 01/05/2015 | \$187.30 | \$0.00        |
| 12/31/2014 | \$187.30 | \$0.00        |
| 12/15/2014 | \$500.00 | \$0.00        |
| 11/18/2014 | \$208.70 | \$0.00        |
| 11/13/2014 | \$67.54  | \$0.00        |
| 12/31/2013 | \$290.36 | \$0.00        |
| 03/31/2013 | \$103.20 | \$0.00        |
| 10/31/2012 | \$67.54  | \$0.00        |



|            |          |        |
|------------|----------|--------|
| 02/13/2012 | \$160.04 | \$0.00 |
| 10/13/2011 | \$187.30 | \$0.00 |
| 01/26/2011 | \$103.20 | \$0.00 |
| 11/28/2010 | \$121.78 | \$0.00 |
| 02/24/2010 | \$435.29 | \$0.00 |
| 01/31/2010 | \$101.65 | \$0.00 |

---

Bank Name: MY BANK  
 Bank Routing #: 999999999 Account #: 9998887776  
 Open Date: 9/15/2014  
 Current Account Status: New Account  
 Name: John Doe  
 Phone: 333 First Street  
 Address: Nowhere, AR 85555  
 SSN: 111-11-1111 Date of Birth: 12/6/1961

Balance Information:

| Date       | Balance   | Interest Paid |
|------------|-----------|---------------|
| 09/01/2016 | \$1530.64 | \$0.00        |
| 08/10/2016 | \$512.15  | \$0.00        |
| 07/21/2016 | \$664.22  | \$0.00        |
| 06/01/2016 | \$842.00  | \$0.00        |
| 05/12/2016 | \$400.00  | \$0.00        |
| 03/10/2016 | \$208.70  | \$0.00        |
| 02/03/2016 | \$500.00  | \$0.00        |
| 01/06/2016 | \$101.03  | \$0.00        |
| 10/13/2015 | \$300.00  | \$0.00        |
| 09/26/2015 | \$103.20  | \$0.00        |
| 08/01/2015 | \$101.65  | \$0.00        |
| 07/03/2015 | \$200.00  | \$0.00        |
| 06/15/2015 | \$500.00  | \$0.00        |
| 05/14/2015 | \$110.56  | \$0.00        |
| 03/21/2015 | \$324.00  | \$0.00        |
| 03/07/2015 | \$435.29  | \$0.00        |
| 03/01/2015 | \$160.04  | \$0.00        |
| 02/22/2015 | \$121.78  | \$0.00        |
| 02/15/2015 | \$435.29  | \$0.00        |
| 02/02/2015 | \$67.54   | \$0.00        |
| 01/31/2015 | \$500.00  | \$0.00        |

---

Bank Name: UNION PLANTERS BANK  
 Bank Routing #: 999999999 Account #: 4445556661  
 Open Date: 8/24/2009  
 Name: John Doe  
 Phone: 333 First Street  
 Address: Nowhere, AR 85555  
 SSN: 111-11-1111

Balance Information:

| Date       | Balance  | Interest Paid |
|------------|----------|---------------|
| 12/21/2015 | \$200.00 | \$0.00        |
| 12/21/2015 | \$208.70 | \$0.00        |
| 12/21/2015 | \$157.01 | \$0.00        |
| 12/21/2015 | \$300.00 | \$0.00        |
| 12/21/2015 | \$160.04 | \$0.00        |
| 12/21/2015 | \$290.36 | \$0.00        |
| 12/20/2015 | \$157.01 | \$0.00        |

Comprehensive Report



|            |          |        |
|------------|----------|--------|
| 12/20/2015 | \$200.00 | \$0.00 |
| 12/20/2015 | \$400.00 | \$0.00 |
| 12/20/2015 | \$67.54  | \$0.00 |
| 12/20/2015 | \$103.20 | \$0.00 |
| 12/20/2015 | \$101.03 | \$0.00 |
| 12/19/2015 | \$101.65 | \$0.00 |

The following entities have accessed information about you up to the last thirty-six months.

Inquirer Name  
Uptown Bank  
TeleCheck  
Citywide Bank

Inquirer Date  
08/20/2016  
08/10/2016  
12/31/2015



### 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  
5801 N. Pima Rd  
Scottsdale, AZ 85250

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).
- **The following FCRA right applies with respect to nationwide consumer reporting agencies:**

### **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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<br/>1700 G Street NW.<br/>Washington, DC 20552</p> <p>b. Federal Trade Commission:<br/>Consumer Response Center-FCRA<br/>Washington, DC 20580<br/>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<br/>Customer Assistance Group<br/>1301 McKinney Street, Suite 3450<br/>Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center<br/>P.O. Box 1200<br/>Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center<br/>1100 Walnut Street, Box #11<br/>Kansas City, MO 64106</p> <p>d. National Credit Union Administration<br/>Office of Consumer Protection (OCP),<br/>Division of Consumer Compliance and Outreach (DCCO)<br/>1775 Duke Street<br/>Alexandria, VA 22314</p> |
| <p>3. Air Carriers</p>   | <p>Assistant General Counsel for Aviation<br/>Enforcement and Proceedings<br/>Department of Transportation<br/>Aviation Consumer Protection Division<br/>1200 New Jersey Avenue S.E.<br/>Washington, DC 20590</p>  |
| <p>4. Creditors Subject to the Surface Transportation Board</p>  | <p>Office of Proceedings, Surface Transportation Board<br/>Department of Transportation<br/>395 E Street S.W.<br/>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<br/>United States Small Business Administration<br/>409 Third Street SW, 8th Floor<br/>Washington, DC 20416</p>   |
| <p>7. Brokers and Dealers</p>  | <p>Securities and Exchange Commission<br/>100 F Street N.E.<br/>Washington, DC 20549</p>   |

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