



5801 N Pima Road
Scottsdale, AZ 85250

John Doe
333 First Street
Nowhere, AR 85555



5801 N Pima Road

Scottsdale, AZ 85250

Phone 800.745.1560

FAX 480.656.6850

consumerservices@earlywarning.com

John Doe
333 First Street #111
Nowhere, AR 85555

File Disclosure

ConsumerID: 108207

This report was prepared for John Doe on 4/1/2025.

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 purpose of preparing this File Disclosure .

Name:	John Doe
Address:	333 First Street Nowhere AR 85555
Date of Birth:	12/6/1961
SSN:	111-11-1111
ID Type:	Driver's License
ID Number:	12345678
Bank Routing #:	111222333
Bank Account #:	1122334455

The personal information you provide to Early Warning will only be used to respond to your request for a consumer file disclosure.

Information in Your File Disclosure

This file disclosure contains the information that has been furnished to Early Warning by its participating financial institutions, 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.



Reported Information

The records listed in this section are associated with accounts that may not have been handled in a manner consistent with bank policy. These records may negatively impact your ability to open accounts.

Contributor: ABC BANK
ABA Number: 999999999
Contribution Ref #: 111111111111111111111111-1
Account Number: 1112223334
Name: John Doe
Address: 333 First Stree, Nowhere, AR 85555
Phone: 777-77-7777
SSN/Tax ID #: 111-11-1111 Date of Birth: 12/6/1961
ID #: 12345678
ID Type: Driver's License/USA
ID State: AR
Incident Date: 12/21/2024
Principal Loss:
Contribution Reason: Checking Account Fraud
Dispute Date: 01/01/2025
Dispute Reason: CONSUMER DISPUTES RECORD WITH FURNISHER ON 01/01/2025. REINVESTIGATION PERIOD IS 30 DAYS.
Rebuttal Date: 04/02/2025
Rebuttal Statement Currently on File: I DISAGREE WITH THE BANK DECISION THAT THE REPORTING IS ACCURATE.

Contributor: ABC Bank
Contribution Ref #: 1111111111111111111
Name: John Doe
SSN/Tax ID #: 111-11-1111
Phone: 777-777-7777
Address: 333 First Street, Nowhere, AR 85555
ID #: 12345678 ID Type: Driver's License/USA ID Exp. Date: 12/31/2030
Date of Birth: 12/6/1961
Bank Routing #: 999999999 Account #: 1112223334 Account Type: Primary signer
Incident Date: 12/21/2024
Principal Loss: \$50.00 Fee Reversal: \$50.00 Combined Loss & Fee Reversal: \$100.00
Paid/UnPaid/Settled: Unpaid
Contribution Reason: Account Abuse
Dispute Date: 01/01/2025
Dispute Reason: CONSUMER DISPUTES RECORD WITH FURNISHER ON 01/01/2025. REINVESTIGATION PERIOD IS 30 DAYS.
Rebuttal Date: 04/02/2025
Rebuttal Statement Currently on File: I DISAGREE WITH THE BANK DECISION THAT THE REPORTING IS ACCURATE.



Account Ownership

The following section refers to account ownership, account status, balances, and associated transactions related to your bank account(s).

Account Information

Bank Routing #: 999999999 Account #: 1112223334

Transactions

<u>Tran Type</u>	<u>Date</u>	<u>Account Number</u>	<u>Check Number</u>	<u>Amount</u>	<u>Information Reported By</u>
ACH	10/04/2024	1112223334		\$1,111.11	XYZ Bank

Account Information

Bank Routing #: 999999999 Account #: 4443332221

Return Transactions

<u>Tran Type</u>	<u>Date</u>	<u>Account Number</u>	<u>Check Number</u>	<u>Amount</u>	<u>Return Reason</u>
ACH	08/12/2022	4443332221		\$11.11	Account Closed
ACH	08/12/2022	4443332221		\$11.11	Account Closed

Transactions

<u>Tran Type</u>	<u>Date</u>	<u>Account Number</u>	<u>Check Number</u>	<u>Amount</u>	<u>Information Reported By</u>
ACH	08/12/2022	4443332221		\$11.11	XYZ Bank

Account Information

Bank Name: ABC BANK
Bank Routing #: 999999999 Account #: 1112223334
Open Date: 02/27/2019 Close Date: 12/21/2024 Consumer Removed Date: 12/21/2024
Current Account Status: Closed-Purged Previous Account Status: Closed
Date of Last Status Change: 12/29/2024
Name: John Doe
Phone: 777-777-7777
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
ID Expire Date: 12/6/2030
Email Addresses: John.Doe@gmail.com
Dispute Date: 01/01/2025
Dispute Reason: CONSUMER DISPUTES RECORD WITH FURNISHER ON 01/01/2025 REINVESTIGATION PERIOD IS 30 DAYS.

Account Status History

Status as of 12/29/2024: Closed-Purged



Status as of 12/20/2024: Closed
Status as of 12/19/2024: Pending Closed
Status as of 11/28/2024: Present
Status as of 11/27/2024: Overdrawn
Status as of 11/14/2024: Overdrawn
Status as of 09/13/2023: Present

Balance Information

<u>Date</u>	<u>Balance</u>	<u>Interest</u>
12/29/2024	\$0.00	\$0.00
11/11/2024	\$0.00	\$0.00
10/29/2024	\$0.00	\$0.00
09/23/2024	\$0.00	\$0.00
08/29/2024	\$111.11	\$0.00
07/30/2024	\$1,111.11	\$0.00
06/31/2024	\$111.11	\$0.00
05/28/2024	\$111.11	\$0.00
04/29/2024	\$111.11	\$0.00
03/28/2024	\$111.11	\$0.00
02/28/2024	\$111.11	\$0.00
01/31/2024	\$11.11	\$0.00
12/16/2023	\$111.11	\$0.00
11/28/2023	\$111.11	\$0.00
10/24/2023	\$111.11	\$0.00
09/27/2023	\$111.11	\$0.00
08/22/2023	\$111.11	\$0.00
07/29/2023	\$111.11	\$0.00
06/24/2023	\$1,111.11	\$0.00
05/29/2023	\$1,111.11	\$0.00
04/30/2023	\$11.11	\$0.00
03/22/2023	\$11.11	\$0.00
02/25/2023	\$11.11	\$0.00
01/31/2023	\$111.11	\$0.00
12/30/2022	\$1,111.11	\$0.00
11/26/2022	\$111.11	\$0.00
10/28/2022	\$111.11	\$0.00
09/26/2022	\$1,111.11	\$0.00
08/27/2022	\$1,111.11	\$0.00
07/25/2022	\$111.11	\$0.00
06/19/2022	\$111.11	\$0.00
05/15/2022	\$111.11	\$0.00
04/31/2022	\$111.11	\$0.00
03/26/2022	\$1,111.11	\$0.00
02/14/2022	\$1.11	\$0.00
01/26/2022	\$1.11	\$0.00

Return Transactions

<u>Tran Type</u>	<u>Date</u>	<u>Account Number</u>	<u>Check Number</u>	<u>Amount</u>	<u>Return Reason</u>
ACH	11/12/2024	1112223334		\$0.00	Other Item



Transactions

<u>Tran Type</u>	<u>Date</u>	<u>Account Number</u>	<u>Check Number</u>	<u>Amount</u>	<u>Information Reported By</u>
ACH	08/15/2024	1112223334		\$11.11	XYZ Bank

Scored Account

The following transactions were reported to Early Warning by the financial institution that received /processed the check or ACH transaction.

Bank Routing #: 999999999

Account #: 3332224441

Transactions

<u>Tran. Type</u>	<u>Date</u>	<u>Check #</u>	<u>Amount</u>	<u>Return Reason</u>	<u>Information Reported By:</u>
ACH	4/15/2025		\$1,111.11	N/A	ABC Bank
Check	4/8/2025		\$11.11	N/A	XYZ Bank
Check	4/7/2025		\$11.11	N/A	Somewhere State Bank
ACH	4/4/2025		\$11.11	N/A	XYZ Bank
ACH	4/4/2025		\$111.11	N/A	XYZ Bank
ACH	4/3/2025		\$111.11	N/A	N/A
ACH	4/3/2025		\$11.11	N/A	Somewhere State Bank
ACH	4/2/2025		\$111.11	N/A	XYZ Bank
ACH	4/2/2025		\$11.11	N/A	Somewhere State Bank
ACH	3/26/2025		\$1,111.11	N/A	TD Bank NA
ACH	3/21/2025		\$11.11	N/A	XYZ Bank
ACH	3/21/2025		\$11.11	N/A	XYZ Bank
ACH	3/21/2025		\$111.11	N/A	XYZ Bank
ACH	3/18/2025		\$1.11	N/A	XYZ Bank
ACH	3/18/2025		\$11.11	N/A	XYZ Bank
ACH	3/17/2025		\$1,111.11	N/A	ABC Bank
ACH	3/12/2025		\$1,111.11	N/A	ABC Bank
Check	3/11/2025		\$11.11	N/A	XYZ Bank
Check	3/10/2025		\$11.11	N/A	Somewhere State Bank
ACH	3/7/2025		\$111.11	N/A	XYZ Bank
ACH	3/5/2025		\$11.11	N/A	XYZ Bank
ACH	3/4/2025		\$111.11	N/A	N/A
ACH	3/4/2025		\$11.11	N/A	Somewhere State Bank
Check	2/26/2025		\$11.11	N/A	XYZ Bank
Check	2/25/2025		\$11.11	N/A	Somewhere State Bank
ACH	2/25/2025		\$1,111.11	N/A	Somewhere State Bank
ACH	2/24/2025		\$11.11	N/A	XYZ Bank
ACH	2/24/2025		\$111.11	N/A	XYZ Bank
ACH	2/21/2025		\$111.11	N/A	XYZ Bank
Check	2/19/2025		\$11.11	N/A	XYZ Bank



Inquiries

The entities listed below received a consumer report in connection with an attempt to open a new account, make a payment, or obtain another service.

<u>Inquiry #</u>	<u>Inquirer Name</u>	<u>Inquirer Date</u>
1	Somewhere State Bank	03/02/2025
2	Reseller Service on behalf of Card Payment Hold	01/19/2025
3	ABC Bank	01/05/2025



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 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 bank routing and account numbers, or the contribution reference number.
- ☐ A detailed reason for disputing the information (i.e., why you believe the information is inaccurate or incomplete)
- ☐ Each dispute should be listed separately.
- ☐ Copies of all supporting documentation attached to each request.

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 information to which you want to add the rebuttal statement.

Contact Information

Address:
Early Warning
5801 N Pima Road
Scottsdale, AZ 85250

FAX Number:
480-656-6850

To communicate electronically with us, via the Secure Transfer Portal, go to <https://consumerservices.earlywarning.com>. When prompted for the Early Warning email address, enter 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 Secure Transfer Portal please call 877-639-4457. Please call 800-745-1560 if you wish to discuss your file disclosure, or to schedule an appointment to meet with a Consumer Services representative at our office in Scottsdale, Arizona.



Definitions of terms used to create this file:

Account Abuse - An activity resulting in the forced or involuntary closure of an Account or placement of an Account in Preclosure Status by a Contributor, via a manual or automated process, due to a loss taken by the Contributor with respect to which the Participant either: (a) conducted no investigation; or (b) conducted an investigation but was unable to conclude that the loss involved

Fraud.

Automated Clearing House (ACH) - A nationwide funds transfer network that enables participating financial institutions to electronically credit, debit and settle entries to bank accounts.

Balance - The amount of money in the account as of the date reported from the Contributor.

Card Fraud - Using, or attempting to use, a stolen or fictitious credit, debit, or ATM card.

Checking/Transaction Account Fraud - Transacting or attempting to transact, with an Account in a fraudulent manner, including, but not limited to, the passing of forged, altered, closed account, or stolen checks, or kiting (including drawing on: (a) a counterfeit or insufficient check deposit; (b) an empty ATM envelope deposit; (c) non-negotiable items; and/or (d) willful misrepresentation of the transaction amount.

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/Purged - The account is closed because the account was not handled in a manner consistent with bank policy. The term "purged" is used once the bank has deleted the account record from its files.

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

Dormant/Inactive - The account has been inactive for a period of time, as determined by the financial institution.

Fraud Victim - A Consumer who has been unknowingly or unwillingly involved in an event involving unauthorized use of identification or account takeover.

Funds Transfer Fraud - Completing, or attempting to complete, the unauthorized use of fund transfer capabilities (including but not limited to wire transfers, ACH, on-us transfers).

Identify Fraud - Obtaining, or attempting to obtain, a new relationship or take over an existing relationship using: (a) all or part of another individual's identity and/or credentials; or (b) a fictitious identity and/or credentials.

Loan Fraud - The deliberate falsification, omission or misrepresentation of loan documents or material facts (i.e. financial status, collateral).

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

NSF/OD - Non-sufficient Funds/Overdrawn. 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 transactions have cleared and the account has zero (0) balance.

Post No Debits - Account will not accept any debit activity.

Post No Checks - Account will not accept any checks.

Present - Account is present and contains no other status information. Typically, these are accounts with positive balances

Return Transaction - A return happens when the account cannot post the transaction. Generally, this is due to insufficient funds needed to cover a transaction, but it can be due to other reasons.

Scored Account - These transactions may reflect a check or ACH transaction initiated with a financial institution that does not report to Early Warning but where the financial institution that receives/processes the check or ACH transaction does report to Early Warning.

Transaction - A record of money moving in and out of the account.

Early Warning is not a collection agency, and this file disclosure is not an attempt to collect on a debt.

Para información en español, visite 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 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 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 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.
- **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, survivors of human trafficking, and active duty military personnel have additional rights.** For more information, visit 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:
1a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877)382-4357
2. To the extent not included in item 1 above. a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks 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 25 A of the Federal Reserve Act c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314
3. Air Carriers	Assistant General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549

TYPE OF BUSINESS	CONTACT:
8. Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877)382-4357