

SAFE-HARBOR JANUARY 1, 2011

Risked Based Pricing Form without Credit Score Customized only

FORM # M-RBP-NOCS

MADA needs this information to customize your form.
Please fill this section out carefully and clearly.

IMPRINT INFORMATION

① DEALERSHIP NAME:

Quantities/Pricing 2 part NCR
(1 part dealer copy & 1 part customer copy)

PRICING

100	CALL
500	CALL
1000	CALL

BILLING INFORMATION

Qty: _____ Form #M-RBP-NOCS

Dealership Name: _____

Contact Person: _____ Email: _____

Dealership Address: _____

City: _____ State: _____ Zip: _____

Phone: _____



① _____
DEALERSHIP NAME

Your Credit Scores and the Price You Pay for Credit

Your Credit Score	
Your credit score	Your credit score is not available from <u>Equifax</u> <u>Experian</u> <u>TransUnion</u> , which is a consumer reporting agency, because they may not have enough information about your credit history to calculate a score.
What you should know about Credit scores	A credit score is a number that reflects the information in a credit report. A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. A credit score can change, depending on how a consumer's credit history changes.
Why credit scores are important	Credit scores are important because consumers who have higher credit scores generally will get more favorable credit terms. Not having a credit score can affect whether you can get a loan and how much you will have to pay for that loan.
Checking Your Credit Report	
What if there are mistakes in your credit report	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report – By telephone: Call toll-free: 1-877-322-8228 On the web: Visit www.annualcreditreport.com By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit the federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade commission's web site at www.ftc.gov .

Fill in the IMPRINT & BILLING sections above CLEARLY along with the quantity and fax to 573-634-7033 or email order to Cathy Imsland (cimsland@mada.com) with the information to customize and quantity.