



Consumer Relations
7805 Hudson Rd Suite 100
Woodbury, MN 55125

August 9, 2010

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:
01/20/1974

Names:
John Carter Consumer
John C Consumer
John 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
Drivers License: XXXXXXXX9123 State: MN
RTN: 123456789 Account: XXXXXX5209
Date Reported: 05/25/2009
Reported For: NON-SUFFICIENT FUNDS (NSF) ACTIVITY
Closure Status: NOT REPORTED
Debt Reported: ChexSystems has no debt information available.
May we suggest that you contact the source of the information to determine whether or not a debt is owed.

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
Drivers License: XXXXXXXX9123 State: MN
RTN: 123456789 Account: XXXXXXXXXXXXX0156
Date Reported: 05/26/2009
Reported For: NON-SUFFICIENT FUNDS (NSF) ACTIVITY
Closure Status: ACCOUNT/DEBT SOLD
Closure Status Date: 09/24/2009

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
Drivers License: State:
RTN: 123456799 Account: XXXXXXXXXXX6874
Date Reported: 05/27/2008
Reported For: NON-SUFFICIENT FUNDS (NSF) ACTIVITY
Closure Status: UNPAID
Closure Satus Date: 05/27/2008
Debt Reported: Monies Owed



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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 : 1/19/2008
Name Provided : JOHN CONSUMER
SSN/ID Provided : XXX-XX-6789

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

Inquiry Date : 7/14/2007
Name Provided : JOHN CONSUMER
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 : 10/18/2008
Name Provided : JOHN CONSUMER
SSN/ID Provided : XXX-XX-6789

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 : 03/10/2009
Check Number : 9278
Amount Of Check : \$36.84
Date Check Paid : NOT PAID YET
RTN/Account Number : 123456789/XXXXX7654
Drivers License : XXXXXXXX9123
State of Issuance : MN
Payee : K&R Grocery



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Date of Check : 03/11/2009
Check Number : 9365
Amount Of Check : \$156.29
Date Check Paid : 04/16/2009
RTN/Account Number : 123456789/XXXXX7654
Drivers License : XXXXXXXX9123
State of Issuance : MN
Payee : Amy's Market

History of Checks Ordered

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

Name: JOHN C CONSUMER
SSN/ID: XXX-XX-6789
Drivers License: XXXXXXXX9123
State of Issuance: MN
RTN/Account Number : 123456789/ XXXXXXXXXXXXXXX0156
Quantity Ordered : 150
Check Start Number : 501
Date Order Shipped : 12/07/2008
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

ChexSystems Contact Information

To obtain answers to the most frequently asked questions, please visit our website at www.consumerdebit.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 be entitled to place a statement of dispute on your consumer file. Your statement must not exceed one hundred words (200 words for residents of Maine). Your statement must not include the names of other individuals or businesses. Your statement must pertain to the information contained in your consumer file and must not contain profanity. You may submit your statement to the address or fax number listed above. Please include your Consumer ID number and specifically indicate to which item of information you wish to add the statement.

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.consumerdebit.com. If you are a current resident of AK, AR, CA, CO, DE, DC, FL, GA, IN, MD, MA, MO, MT, 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.consumerdebit.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.



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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.