



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?

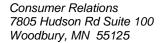
Status: NON-VALIDATED

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





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: XXXXXXXXXXXXXXXX0156

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

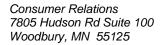
Drivers License: State:

RTN: 123456799 Account: XXXXXXXXXXXX6874

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





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

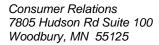
Retail Information refers to returned checks written on an account and certain collection accounts. Retailers and other businesses report this information to Certegy Check Services, Inc. ChexSystems receives this information directly from Certegy Check Services, Inc. and is not involved in the collection 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





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

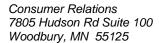
To obtain answers to the most frequently asked questions, please visit our website at www.consumerdebit.com . If you have questions about the information contained in this report, please contact us at the address or telephone number listed above in our letterhead or by fax at 602-659-2197.

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.





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.