



ChexSystems

News about credit reports is hard to avoid – and understanding your Credit Reports and Scores is essential for everything from employment to housing to insurance, and of course, to getting credit (loans). But did you know there is a completely separate, lesser-known report, issued by ChexSystems, that can also impact your ability to open an account with a bank or credit union?



What is a ChexSystems report?

ChexSystems, Inc. (ChexSystems) is a specialty consumer reporting agency that compiles and reports information from member banking organizations.

Governed by the Fair Credit Reporting Act, a ChexSystems report will list new account applications you've made, outstanding banking fees/debt you may owe, and if you've had charge-offs, returned checks, and involuntary account closures. Other information appearing on your report could include: felony records, property ownership and liens, bankruptcies, and evictions.

Why is it important?

Banks and credit unions use ChexSystems reports to evaluate applications for banking services, i.e., checking and savings accounts. Having a checking or savings account is important because many employers require an account for direct deposit of your pay, other financial transactions may require them, and having one may offer more convenient access to other deposits, such as tax refunds. The accuracy of the information in your ChexSystems report can mean the difference between being approved or being denied a banking account. Your report may also reveal information about suspected fraud, check orders, and credit inquiries and freezes that you have reported or that have been reported in your name.

You can order your ChexSystems report once a year by simply filling out the form (on the back of this page) and sending it to:

Chex Systems, Inc.

Attn: Consumer Relations

7805 Hudson Road, Suite 100, Woodbury, MN 55125

For more information on **Credit Reports and Scores** visit dobs.pa.gov to view or download our publications

The form can also be submitted via fax: **602.659.2197**, by calling **800.428.9623**, or completing the online request form at ChexSystems.com.

Once you receive your report, carefully review the information to make sure it is accurate. If you find errors, **you must write a letter** clearly explaining the mistakes. Be sure to include copies of any supporting documents you may have and send it to both ChexSystems and the company that reported the issue.

For more information, go to ChexSystems.com. For more information on **Credit Reports and Scores** visit dobs.pa.gov to view or download our publications.



Consumer Relations
7805 Hudson Rd Suite 100
Woodbury, MN 55125
800.513.7125

In order to complete this form electronically, please save a copy to your computer. Complete the form, save the information and name the file. You will then have the ability to print the form and either mail or fax it to ChexSystems.

Order Your ChexSystems Consumer Score

To order your ChexSystems Consumer Score, you must complete this form and mail it to the address listed above in our letterhead. You may also fax the completed form to (602) 659- 2197. Once your request has been received, ChexSystems will send a response to you via U.S. mail within 5 business days.

By submitting this request, you confirm that you have read the terms and conditions below, that you understand them and that you are in compliance with them.

Terms and Conditions

1. You may order only your own personal ChexSystems Consumer Score. By providing your signature below, you certify that you are the person whose score is being requested.
2. You understand that obtaining another person's score is a violation of federal law punishable by fines and imprisonment.
3. **You agree to provide your accurate identifying information and understand that ChexSystems may access, store, and use this information to the extent permitted by law.**

*Denotes required fields

*First Name _____ * Middle Name _____ Last Name _____

*Address _____
(Street, PO Box, Apt #)

*City _____ *State _____ *Zip _____

Daytime Telephone Number _____

*U.S. Social Security Number _____ *Date of Birth _____

U.S. Driver's License Number _____ State of Issuance _____

*Signature _____ *Date _____