



Credit Score Disclosures

Risk-Based Pricing Regulation

Section 311 of the FACT Act requires automotive dealers and other creditors to provide notice to consumers when they are granted materially less favorable lending terms than other consumers based on data included in their credit report.

The regulation offers dealers two options for compliance:

- ▶ **Risk-Based Pricing Notice:** Use a prescribed method for determining if a consumer is qualified to receive a Risk-Based Pricing notification.
- ▶ **CSD Exception:** Provide a Credit Score Disclosure to every consumer.

CoreLogic® Credco® offers the Credit Score Disclosure exception as a compliance solution for the Risk-Based Pricing regulation.

As part of our ongoing commitment to help you ensure your compliance with state and federal law, a Risk-Based Pricing compliant Credit Score Disclosure (CSD) is automatically delivered electronically with each Credco credit report ordered—FREE of charge!

Additionally, if you wish to have a duplicate CSD mailed directly to your consumers, CoreLogic Credco offers a turn-key CSD mailing option.

Minnesota Residents

The Minnesota Car Buyers' Bill of Rights requires dealers to deliver a consumer report disclosure notice to residents of Minnesota whenever a credit report is ordered. As part of our ongoing commitment to ensuring compliance with state and federal law, the Minnesota notices will be automatically provided with each credit report ordered—free of charge!

CREDIT SOLUTIONS

Product Highlights

- ▶ Helps you maintain FACT Act compliance
- ▶ Model forms to ensure consistent disclosure information
- ▶ A user-friendly Q&A format
- ▶ Consumer score comparison data
- ▶ Automatically delivered electronically with every Credco Credit Report – *at no additional charge!*
- ▶ Turnkey duplicate CSD mailing option available

**For more information, please call 800.539.7659
or email autosales.cred@corelogic.com.**

credcoservices.com