

### How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- \* If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- \* If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- \* If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

### The Results Of Our Reinvestigation

#### Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by \*) (This section includes open and closed accounts reported by credit grantors)

<b>Account History</b>	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
<b>Status Code</b>	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
<b>Descriptions</b>	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **We have researched the credit account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Newark Board of Education, 195 Norman Rd, Employees Credit Union, Newark NJ 07106-3309 Phone: (973) 375-9182**

### Notice to Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.