



PentTex ENERGY

Your Credit Report[s] and the Price You Pay for Credit

What is a credit report?	A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.
How did we use your credit report[s]?	We used your information from your credit report to determine if a security deposit is required on your electric service account.
What if there are mistakes in your credit report[s]?	<p>You have a right to dispute any inaccurate information in your credit report.</p> <p>If you find mistakes on your credit report, contact Experian, which is the consumer reporting agency from which we obtained your credit report.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report[s]?	<p>Under federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report, contact Experian:</p> <p><i>By telephone:</i> Call toll-free: 1-800-234-7683</p> <p><i>By mail:</i> _____ Mail your written request to:</p> <p>ONLINE Information Services Consumer Service PO Box 1489 Winterville, NC 28590</p> <p><i>On the web:</i> Visit http://www.onlineis.com/consumers</p>

How can you get more information about credit reports?

For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov, or the Federal Trade Commission's web site at www.ftc.gov.