

## Federal Trade Commission

## § 698.2

dispose of material, specifically identified as consumer information, in a manner consistent with this rule. In this context, due diligence could include reviewing an independent audit of the disposal company's operations and/or its compliance with this rule, obtaining information about the disposal company from several references or other reliable sources, requiring that the disposal company be certified by a recognized trade association or similar third party, reviewing and evaluating the disposal company's information security policies or procedures, or taking other appropriate measures to determine the competency and integrity of the potential disposal company.

(4) For persons or entities who maintain or otherwise possess consumer information through their provision of services directly to a person subject to this part, implementing and monitoring compliance with policies and procedures that protect against unauthorized or unintentional disposal of consumer information, and disposing of such information in accordance with examples (b)(1) and (2) of this section.

(5) For persons subject to the Gramm-Leach-Bliley Act, 15 U.S.C. 6081 *et seq.*, and the Federal Trade Commission's Standards for Safeguarding Customer Information, 16 CFR part 314 ("Safeguards Rule"), incorporating the proper disposal of consumer information as required by this rule into the information security program required by the Safeguards Rule.

### § 682.4 Relation to other laws.

Nothing in the rule in this part shall be construed:

(a) To require a person to maintain or destroy any record pertaining to a consumer that is not imposed under other law; or

(b) To alter or affect any requirement imposed under any other provision of law to maintain or destroy such a record.

### § 682.5 Effective date.

The rule in this part is effective on June 1, 2005.

## PART 698—MODEL FORMS AND DISCLOSURES

Sec.

698.1 Authority and purpose.

698.2 Legal effect.

698.3 Definitions.

APPENDIX A TO PART 698—MODEL FORMS FOR RISK-BASED PRICING AND CREDIT SCORE DISCLOSURE EXCEPTION NOTICES

APPENDIX B TO PART 698—MODEL FORMS FOR AFFILIATE MARKETING OPT-OUT NOTICES

APPENDIX C TO PART 698—MODEL PRESCREEN OPT-OUT NOTICES

AUTHORITY: 12 U.S.C. 5519; 15 U.S.C. 1681m(h); 15 U.S.C. 1681s-3; 15 U.S.C. 1681s-3 note.

SOURCE: 69 FR 35500, June 24, 2004, unless otherwise noted.

### § 698.1 Authority and purpose.

(a) *Authority.* This part is issued by the Commission pursuant to the provisions of the Fair Credit Reporting Act (15 U.S.C. 1681 *et seq.*), as amended by the Consumer Credit Reporting Reform Act of 1996 (Title II, Subtitle D, Chapter 1, of the Omnibus Consolidated Appropriations Act for Fiscal Year 1997), Public Law 104-208, 110 Stat. 3009-426 (Sept. 30, 1996), the Fair and Accurate Credit Transactions Act of 2003, Public Law 108-159, 117 Stat. 1952 (Dec. 4, 2003), and the Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203, 124 Stat. 1376-2223 (July 21, 2010).

(b) *Purpose.* The purpose of this part is to comply with sections 615(h) and 624 of the Fair Credit Reporting Act, as amended by the Fair and Accurate Credit Transactions Act of 2003, and section 214(b) of the Fair and Accurate Credit Transactions Act of 2003.

[84 FR 23473, May 22, 2019]

### § 698.2 Legal effect.

The model forms and disclosures prescribed by the FTC in this part do not constitute a trade regulation rule. The issuance of the model forms and disclosures set forth in appendices A, B, and C of this part carry out the directive in the statute that the FTC prescribe these forms and disclosures. Use or distribution of the model forms and disclosures in this part will constitute compliance with any section or subsection of the FCRA requiring that

### § 698.3

### 16 CFR Ch. I (1–1–25 Edition)

such forms and disclosures be used by any motor vehicle dealer subject to the FTC’s rulemaking authority.

[86 FR 50850, Sept. 13, 2021]

#### § 698.3 Definitions.

As used in this part, unless otherwise provided:

(a) *Substantially similar* means that all information in the Commission’s

prescribed model is included in the document that is distributed, and that the document distributed is formatted in a way consistent with the format prescribed by the Commission. The document that is distributed shall not include anything that interferes with, detracts from, or otherwise undermines the information contained in the Commission’s prescribed model.

[69 FR 69784, Nov. 30, 2004]

#### APPENDIX A TO PART 698—MODEL FORMS FOR RISK-BASED PRICING AND CREDIT SCORE DISCLOSURE EXCEPTION NOTICES

1. This appendix contains four model forms for risk-based pricing notices and three model forms for use in connection with the credit score disclosure exceptions. Each of the model forms is designated for use in a particular set of circumstances as indicated by the title of that model form.

2. Model form A-1 is for use in complying with the general risk-based pricing notice requirements in § 640.3 if a credit score is not used in setting the material terms of credit. Model form A-2 is for risk-based pricing notices given in connection with account review if a credit score is not used in increasing the annual percentage rate. Model form A-3 is for use in connection with the credit score disclosure exception for loans secured by residential real property. Model form A-4 is for use in connection with the credit score disclosure exception for loans not secured by residential real property. Model form A-5 is for use in connection with the credit score disclosure exception when no credit score is available for a consumer. Model form A-6 is for use in complying with the general risk-based pricing notice requirements in § 640.3 if a credit score is used in setting the material terms of credit. Model form A-7 is for risk-based pricing notices given in connection with account review if a credit score is used in increasing the annual percentage rate. All forms contained in this appendix are models; their use is optional.

3. A person may change the forms by rearranging the format or by making technical modifications to the language of the forms, in each case without modifying the substance of the disclosures. Any such rearrangement or modification of the language of the model forms may not be so extensive as to materially affect the substance, clarity, comprehensibility, or meaningful sequence of the forms. Persons making revisions with that effect will lose the benefit of the safe harbor for appropriate use of the model forms in this appendix. A person is not

required to conduct consumer testing when rearranging the format of the model forms.

a. Acceptable changes include, for example:

i. Corrections or updates to telephone numbers, mailing addresses, or website addresses that may change over time.

ii. The addition of graphics or icons, such as the person’s corporate logo.

iii. Alteration of the shading or color contained in the model forms.

iv. Use of a different form of graphical presentation to depict the distribution of credit scores.

v. Substitution of the words “credit” and “creditor” or “finance” and “finance company” for the terms “loan” and “lender.”

vi. Including pre-printed lists of the sources of consumer reports or consumer reporting agencies in a “check-the-box” format.

vii. Including the name of the consumer, transaction identification numbers, a date, and other information that will assist in identifying the transaction to which the form pertains.

viii. Including the name of an agent, such as an motor vehicle dealer or other party, when providing the “Name of the Entity Providing the Notice.”

b. Unacceptable changes include, for example:

i. Providing model forms on register receipts or interspersed with other disclosures.

ii. Eliminating empty lines and extra spaces between sentences within the same section.

4. Optional language in model forms A-6 and A-7 may be used to direct the consumer to the entity (which may be a consumer reporting agency or the creditor itself, for a proprietary score that meets the definition of a credit score) that provided the credit score for any questions about the credit

## Federal Trade Commission

## Pt. 698, App. A

score, along with the entity's contact information. Creditors may use or not use the additional language without losing the safe harbor, since the language is optional.

A-1 Model form for risk-based pricing notice.

A-2 Model form for account review risk-based pricing notice.

A-3 Model form for credit score disclosure exception for loans secured by one to four units of residential real property.

A-4 Model form for credit score disclosure exception for loans not secured by residential real property.

A-5 Model form for credit score disclosure exception for loans where credit score is not available.

A-6 Model form for risk-based pricing notice with credit score information.

A-7 Model form for account review risk-based pricing notice with credit score information.

### A-1. Model form for risk-based pricing notice

[Name of Entity Providing the Notice]

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

<b>What is a credit report?</b>	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.
<b>How did we use your credit report[s]?</b>	<p>We used information from your credit report[s] to set the terms of the credit we are offering you, such as the [Annual Percentage Rate/down payment].</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>
<b>What if there are mistakes in your credit report[s]?</b>	<p>You have the right to dispute any inaccurate information in your credit report[s].</p> <p>If you find mistakes on your credit report[s], contact <b>[insert name of CRA(s)]</b>, which [is/are] the [consumer reporting agency/consumer reporting agencies] from which we obtained your credit report[s].</p> <p>It is a good idea to check your credit report[s] to make sure the information [it contains/they contain] is accurate.</p>
<b>How can you obtain a copy of your credit report[s]?</b>	<p>Under federal law, you have the right to obtain a copy of your credit report[s] without charge for 60 days after you receive this notice. To obtain your free report[s], contact <b>[insert name of CRA(s)]</b>:</p> <p><i>By telephone:</i> Call toll-free: 1-877-xxx-xxxx</p> <p><i>By mail:</i> Mail your written request to: <b>[Insert address]</b></p> <p><i>On the web:</i> Visit <b>[insert web site address]</b></p>
<b>How can you get more information about credit reports?</b>	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> , or the Federal Trade Commission's website at <a href="http://www.ftc.gov/creditnotice">www.ftc.gov/creditnotice</a> .

A-2. Model form for account review risk-based pricing notice

[Name of Entity Providing the Notice]

**Your Credit Report[s] and the Pricing of Your Account**

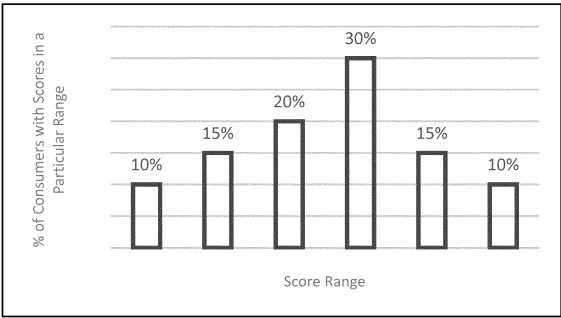
<b>What is a credit report?</b>	A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.
<b>How did we use your credit report[s]?</b>	<p>We have used information from your credit report[s] to review the terms of your account with us.</p> <p>Based on our review of your credit report[s], we have increased the annual percentage rate on your account.</p>
<b>What if there are mistakes in your credit report[s]?</b>	<p>You have the right to dispute any inaccurate information in your credit report[s].</p> <p>If you find mistakes on your credit report[s], contact <b>[insert name of CRA(s)]</b>, which [is/are] the [consumer reporting agency/consumer reporting agencies] from which we obtained your credit report[s].</p> <p>It is a good idea to check your credit report[s] to make sure the information [it contains/they contain] is accurate.</p>
<b>How can you obtain a copy of your credit report[s]?</b>	<p>Under federal law, you have the right to obtain a copy of your credit report[s] without charge for 60 days after you receive this notice. To obtain your free report[s], contact <b>[insert name of CRA(s)]</b>:</p> <p><i>By telephone:</i> Call toll-free: 1-877-xxx-xxxx</p> <p><i>By mail:</i> Mail your written request to: <b>[Insert address]</b></p> <p><i>On the web:</i> Visit <b>[insert web site address]</b></p>
<b>How can you get more information about credit reports?</b>	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> , or the Federal Trade Commission's website at <a href="http://www.ftc.gov/creditnotice">www.ftc.gov/creditnotice</a> .



**A-3. Model form for credit score disclosure exception for loans secured by one to four units of residential real property**

[Name of Entity Providing the Notice]  
Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	[Insert credit score]
Source: [Insert source]	Date: [Insert date score was created]

Understanding Your Credit Score															
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your 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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>														
<b>How we use your credit score</b>	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>														
<b>The range of scores</b>	<p>Scores can range from a low of [Insert bottom number in range] to a high of [Insert top number in range].</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>														
<b>How your score compares to the scores of other consumers</b>	<div style="text-align: center;">  <table border="1"> <caption>Bar Chart Data: % of Consumers with Scores in a Particular Range</caption> <thead> <tr> <th>Score Range (Relative)</th> <th>% of Consumers</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>10%</td> </tr> <tr> <td>2</td> <td>15%</td> </tr> <tr> <td>3</td> <td>20%</td> </tr> <tr> <td>4</td> <td>30%</td> </tr> <tr> <td>5</td> <td>15%</td> </tr> <tr> <td>6</td> <td>10%</td> </tr> </tbody> </table> </div> <p>[or] [Your credit score ranks higher than [X] percent of U.S. consumers.]</p>	Score Range (Relative)	% of Consumers	1	10%	2	15%	3	20%	4	30%	5	15%	6	10%
Score Range (Relative)	% of Consumers														
1	10%														
2	15%														
3	20%														
4	30%														
5	15%														
6	10%														

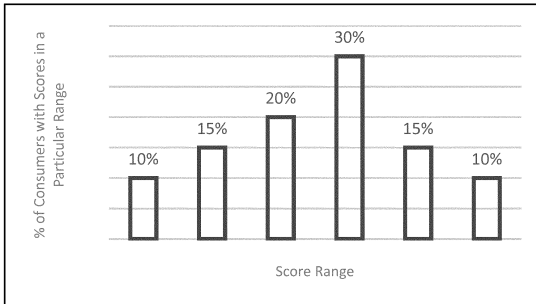
Understanding Your Credit Score (continued)	
<b>Key factors that adversely affected your credit score</b>	<p>[Insert first factor]  [Insert second factor]  [Insert third factor]  [Insert fourth factor]  [Insert fifth factor, if applicable]</p>
Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report —</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p>Annual Credit Report Request Service  P.O. Box 105281  Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	<p>For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>, or the Federal Trade Commission's website at <a href="http://www.ftc.gov/creditnotice">www.ftc.gov/creditnotice</a>.</p>

**A-4. Model form for credit score disclosure exception for loans not secured by residential real property**

[Name of Entity Providing the Notice]

**Your Credit Score and the Price You Pay for Credit**

Your Credit Score	
Your credit score	<div>[Insert credit score]</div> <div>Source: [Insert source]                      Date: [Insert date score was created]</div>

Understanding Your Credit Score															
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your 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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>														
<b>How we use your credit score</b>	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>														
<b>The range of scores</b>	<p>Scores can range from a low of [Insert bottom number in range] to a high of [Insert top number in range].</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>														
<b>How your score compares to the scores of other consumers</b>	<div>  <table border="1"> <caption>Percentage of Consumers by Score Range</caption> <thead> <tr> <th>Score Range</th> <th>% of Consumers</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>10%</td> </tr> <tr> <td>2</td> <td>15%</td> </tr> <tr> <td>3</td> <td>20%</td> </tr> <tr> <td>4</td> <td>30%</td> </tr> <tr> <td>5</td> <td>15%</td> </tr> <tr> <td>6</td> <td>10%</td> </tr> </tbody> </table> </div> <p>[or] [Your credit score ranks higher than [X] percent of U.S. consumers.]</p>	Score Range	% of Consumers	1	10%	2	15%	3	20%	4	30%	5	15%	6	10%
Score Range	% of Consumers														
1	10%														
2	15%														
3	20%														
4	30%														
5	15%														
6	10%														

Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report —</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	<p>For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>, or the Federal Trade Commission's website at <a href="http://www.ftc.gov/creditnotice">www.ftc.gov/creditnotice</a>.</p>

A-5. Model form for credit score disclosure for loans where credit score is not available

[Name of Entity Providing the Notice]

**Credit Scores and the Price You Pay for Credit**

<b>Your Credit Score</b>	
<b>Your credit score</b>	Your credit score is not available from <b>[Insert name of CRA]</b> , which is a consumer reporting agency, because they may not have enough information about your credit history to calculate a score.
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your 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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>Why credit scores are important</b>	<p>Credit scores are important because consumers who have higher credit scores generally will get more favorable credit terms.</p> <p>Not having a credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
<b>Checking Your Credit Report</b>	
<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report —</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf">http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf</a> ) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> , or the Federal Trade Commission's website at <a href="http://www.ftc.gov/creditnotice">www.ftc.gov/creditnotice</a> .

A-6. Model form for risk-based pricing notice with credit score information

[Name of Entity Providing the Notice]

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

<b>What is a credit report?</b>	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.
<b>How did we use your credit report[s]?</b>	<p>We used information from your credit report[s] to set the terms of the credit we are offering you, such as the [Annual Percentage Rate/down payment].</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>
<b>What if there are mistakes in your credit report[s]?</b>	<p>You have the right to dispute any inaccurate information in your credit report[s].</p> <p>If you find mistakes on your credit report[s], contact <b>[insert name of CRA(s)]</b>, which [is/are] the [consumer reporting agency/consumer reporting agencies] from which we obtained your credit report[s].</p> <p>It is a good idea to check your credit report[s] to make sure the information [it contains/they contain] is accurate.</p>
<b>How can you obtain a copy of your credit report[s]?</b>	<p>Under federal law, you have the right to obtain a copy of your credit report[s] without charge for 60 days after you receive this notice. To obtain your free report[s], contact <b>[insert name of CRA(s)]</b>:</p> <p><i>By telephone:</i> Call toll-free: 1-877-xxx-xxxx</p> <p><i>By mail:</i> Mail your written request to: <b>[Insert address]</b></p> <p><i>On the web:</i> Visit <b>[insert web site address]</b></p>
<b>How can you get more information about credit reports?</b>	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau’s website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> , or the Federal Trade Commission’s website at <a href="http://www.ftc.gov/creditnotice">www.ftc.gov/creditnotice</a> .

## Your Credit Score and Understanding Your Credit Score

<b>Your credit score</b>	<p>[Insert credit score]</p> <p>Source: [Insert source]      Date: [Insert date score was created]</p>
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of the credit we are offering you.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>The range of scores</b>	<p>Scores range from a low of [Insert bottom number in the range] to a high of [Insert top number of the range].</p>
<b>Key factors that adversely affected your credit score</b>	<p>[Insert first factor]          [Insert second factor]          [Insert third factor]          [Insert fourth factor]          [Insert number of enquiries as a key factor, if applicable]</p>
<b>[How can you get more information about your credit score?]</b>	<p>[If you have any questions regarding your credit score, you should contact [entity that provided the credit score] at:          Address: _____          _____          [Toll-free] Telephone number: _____]</p>

**A-7. Model form for account review risk-based pricing notice with credit score information****[Name of Entity Providing the Notice]****Your Credit Report[s] and the Pricing of Your Account**

<b>What is a credit report?</b>	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.
<b>How did we use your credit report[s]?</b>	<p>We used information from your credit report[s] to review the terms of your account with us.</p> <p>Based on our review of your credit report[s], we have increased the annual percentage rate on your account.</p>
<b>What if there are mistakes in your credit report[s]?</b>	<p>You have the right to dispute any inaccurate information in your credit report[s].</p> <p>If you find mistakes on your credit report[s], contact <b>[insert name of CRA(s)]</b>, which [is/are] [a consumer reporting agency/consumer reporting agencies] from which we obtained your credit report[s].</p> <p>It is a good idea to check your credit report[s] to make sure the information [it contains/they contain] is accurate.</p>
<b>How can you obtain a copy of your credit report[s]?</b>	<p>Under federal law, you have the right to obtain a copy of your credit report[s] without charge for 60 days after you receive this notice. To obtain your free report[s], contact <b>[insert name of CRA(s)]</b>:</p> <p><i>By telephone:</i> Call toll-free: 1-877-xxx-xxxx</p> <p><i>By mail:</i> Mail your written request to: <b>[Insert address]</b></p> <p><i>On the web:</i> Visit <b>[insert web site address]</b></p>
<b>How can you get more information about credit reports?</b>	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> , or the Federal Trade Commission's website at <a href="http://www.ftc.gov/creditnotice">www.ftc.gov/creditnotice</a> .



## Your Credit Score and Understanding Your Credit Score

<b>Your credit score</b>	<p>[Insert credit score]</p> <p>Source: [Insert source]                      Date: [Insert date score was created]</p>
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of the credit we are offering you.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>The range of scores</b>	<p>Scores range from a low of [Insert bottom number in the range] to a high of [Insert top number of the range].</p>
<b>Key factors that adversely affected your credit score</b>	<p>[Insert first factor]  [Insert second factor]  [Insert third factor]  [Insert fourth factor]  [Insert number of enquiries as a key factor, if applicable]</p>
<b>[How can you get more information about your credit score?]</b>	<p>[If you have any questions regarding your credit score, you should contact [entity that provided the credit score] at:  Address: _____  _____  _____  [Toll-free] Telephone number: _____]</p>

[86 FR 51805, Sept. 17, 2021]

APPENDIX B TO PART 698—MODEL FORMS  
FOR AFFILIATE MARKETING OPT-OUT  
NOTICES

A. Although use of the model forms is not required, use of the model forms in this Appendix (as applicable) complies with the requirement in section 624 of the Act for clear, conspicuous, and concise notices.

B. Certain changes may be made to the language or format of the model forms without losing the protection from liability afforded by use of the model forms. These changes may not be so extensive as to affect the substance, clarity, or meaningful sequence of the language in the model forms. Persons making such extensive revisions will lose the safe harbor that this Appendix provides. Acceptable changes include, for example:

1. Rearranging the order of the references to “your income,” “your account history,” and “your credit score.”

2. Substituting other types of information for “income,” “account history,” or “credit score” for accuracy, such as “payment his-

tory,” “credit history,” “payoff status,” or “claims history.”

3. Substituting a clearer and more accurate description of the affiliates providing or covered by the notice for phrases such as “the [ABC] group of companies,” including without limitation a statement that the entity providing the notice recently purchased the consumer’s account.

4. Substituting other types of affiliates covered by the notice for “credit card,” “insurance,” or “securities” affiliates.

5. Omitting items that are not accurate or applicable. For example, if a person does not limit the duration of the opt-out period, the notice may omit information about the renewal notice.

6. Adding a statement informing consumers how much time they have to opt out before shared eligibility information may be used to make solicitations to them.

7. Adding a statement that the consumer may exercise the right to opt out at any time.

8. Adding the following statement, if accurate: “If you previously opted out, you do not need to do so again.”

**Pt. 698, App. B**

**16 CFR Ch. I (1–1–25 Edition)**

9. Providing a place on the form for the consumer to fill in identifying information, such as his or her name and address.

B-1 Model Form for Initial Opt-out notice (Single-Affiliate Notice)

B-2 Model Form for Initial Opt-out notice (Joint Notice)

B-3 Model Form for Renewal Notice (Single-Affiliate Notice)

B-4 Model Form for Renewal Notice (Joint Notice)

B-5 Model Form for Voluntary “No Marketing” Notice

**B-1 MODEL FORM FOR INITIAL OPT-OUT NOTICE (SINGLE-AFFILIATE NOTICE)**

[YOUR CHOICE TO LIMIT MARKETING]/  
[MARKETING OPT-OUT]

• [Name of Affiliate] is providing this notice.

• [Optional: Federal law gives you the right to limit some but not all marketing from our affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our affiliates.]

• You may limit our affiliates in the [ABC] group of companies, such as our [credit card, insurance, and securities] affiliates, from marketing their products or services to you based on your personal information that we collect and share with them. This information includes your [income], your [account history with us], and your [credit score].

• Your choice to limit marketing offers from our affiliates will apply [until you tell us to change your choice]/[for x years from when you tell us your choice]/[for at least 5 years from when you tell us your choice]. [Include if the opt-out period expires.] Once that period expires, you will receive a renewal notice that will allow you to continue to limit marketing offers from our affiliates for [another x years]/[at least another 5 years].

• [Include, if applicable, in a subsequent notice, including an annual notice, for consumers who may have previously opted out.] If you have already made a choice to limit marketing offers from our affiliates, you do not need to act again until you receive the renewal notice.

*To limit marketing offers, contact us [include all that apply]:*

• *By telephone:* 1-877-###-####

• *On the web:* [www.—.com](http://www.—.com)

• *By mail:* Check the box and complete the form below, and send the form to:

[Company name]

[Company address]

\_\_\_ Do not allow your affiliates to use my personal information to market to me.

**B-2 MODEL FORM FOR INITIAL OPT-OUT NOTICE (JOINT NOTICE)**

[YOUR CHOICE TO LIMIT MARKETING]/  
[MARKETING OPT-OUT]

• The [ABC group of companies] is providing this notice.

• [Optional: Federal law gives you the right to limit some but not all marketing from the [ABC] companies. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from the [ABC] companies.]

• You may limit the [ABC companies], such as the [ABC credit card, insurance, and securities] affiliates, from marketing their products or services to you based on your personal information that they receive from other [ABC] companies. This information includes your [income], your [account history], and your [credit score].

• Your choice to limit marketing offers from the [ABC] companies will apply [until you tell us to change your choice]/[for x years from when you tell us your choice]/[for at least 5 years from when you tell us your choice]. [Include if the opt-out period expires.] Once that period expires, you will receive a renewal notice that will allow you to continue to limit marketing offers from the [ABC] companies for [another x years]/[at least another 5 years].

• [Include, if applicable, in a subsequent notice, including an annual notice, for consumers who may have previously opted out.] If you have already made a choice to limit marketing offers from the [ABC] companies, you do not need to act again until you receive the renewal notice.

*To limit marketing offers, contact us [include all that apply]:*

• *By telephone:* 1-877-###-####

• *On the web:* [www.—.com](http://www.—.com)

• *By mail:* Check the box and complete the form below, and send the form to:

[Company name]

[Company address]

\_\_\_ Do not allow any company [in the ABC group of companies] to use my personal information to market to me.

**B-3 MODEL FORM FOR RENEWAL NOTICE (SINGLE-AFFILIATE NOTICE)**

[RENEWING YOUR CHOICE TO LIMIT MARKETING]/[RENEWING YOUR MARKETING OPT-OUT]

• [Name of Affiliate] is providing this notice.

• [Optional: Federal law gives you the right to limit some but not all marketing from our affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our affiliates.]

• You previously chose to limit our affiliates in the [ABC] group of companies, such

## Federal Trade Commission

## Pt. 698, App. C

as our [credit card, insurance, and securities] affiliates, from marketing their products or services to you based on your personal information that we share with them. This information includes your [income], your [account history with us], and your [credit score].

- Your choice has expired or is about to expire.

*To renew your choice to limit marketing for [x] more years, contact us [include all that apply]:*

- *By telephone:* 1-877-###-####
- *On the web:* *www.—.com*
- *By mail:* Check the box and complete the form below, and send the form to:

[Company name]

[Company address]

\_\_\_\_ Renew my choice to limit marketing for [x] more years.

### B-4 MODEL FORM FOR RENEWAL NOTICE (JOINT NOTICE)

[RENEWING YOUR CHOICE TO LIMIT MARKETING]/[RENEWING YOUR MARKETING OPT-OUT]

- The [ABC group of companies] is providing this notice.

- [Optional: Federal law gives you the right to limit some but not all marketing from the [ABC] companies. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from the [ABC] companies.]

- You previously chose to limit the [ABC companies], such as the [ABC credit card, insurance, and securities] affiliates, from marketing their products or services to you based on your personal information that they receive from other [ABC] companies. This information includes your [income], your [account history], and your [credit score].

- Your choice has expired or is about to expire.

*To renew your choice to limit marketing for [x] more years, contact us [include all that apply]:*

- *By telephone:* 1-877-###-####
- *On the web:* *www.—.com*
- *By mail:* Check the box and complete the form below, and send the form to:

[Company name]

[Company address]

\_\_\_\_ Renew my choice to limit marketing for [x] more years.

### B-5 MODEL FORM FOR VOLUNTARY “NO MARKETING” NOTICE

Your Choice To Stop Marketing

- [Name of Affiliate] is providing this notice.

- You may choose to stop all marketing from us and our affiliates.

- [Your choice to stop marketing from us and our all affiliates will apply until you tell us to change your choice.]

*To stop all marketing offers, contact us [include all that apply]:*

- *By telephone:* 1-877-###-####
- *On the web:* *www.—.com*
- *By mail:* check the box and complete the form below, and send the form to:

[Company name]

[Company address]

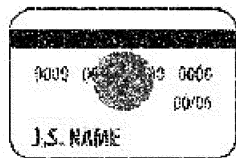
\_\_\_\_ Do not market to me.

[84 FR 23485, May 22, 2019]

### APPENDIX C TO PART 698—MODEL PREScreen OPT-OUT NOTICES

In order to comply with 16 CFR part 642, the following model notices may be used:

- (a) *English language model notice—(1) Short notice.*



## Here's a Line About Credit

J.S. Name  
12345 Friendly Street  
City, ST 12345

Dear Ms. Name,

Back in the last century, we saw how technology was changing the way people do things. So we set out to create a the last century, we saw how technology was changing the way people do things. Back in the last century, we saw how technology was changing the way people do things. So we set out to create a the last century, we saw how technology was changing the way people do things.

Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card. Back in the last century, we saw how technology was changing the way. Back in the last century, we saw how technology was changing the way people do things. So we set out to create in the last century, we saw how technology was changing the way people do things.

Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card. Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card. Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit a smart kind of credit card.

So we set out to create a smart kind of credit card. Back in the last century, we saw how technology was changing the way people. Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card.

We saw how technology was changing the way people do things. So we set out to create a smart kind of credit card. Back in the last century, we saw how technology.

Sincerely,

John W. Doe  
President, Credit Card Company

PFOR 00 MON  
FIXED ABC

BALANCE TR  
FOR 00 MONTHS

NO MONTHS FEE

INTERNET SECURITY  
SECURITY

ONLINE FRAUD PRO  
GUARANTEE

YOUR BALANCE  
PAY YOUR BILL

FEE-FREE REWARDS  
PROGRAM

You can choose to stop receiving "prescreened" offer of [credit or insurance] from this and other companies by calling toll-free [toll-free number]; or visiting [prescreen opt-out website]. See **PREScreen & OPT-OUT NOTICE** on other side [or other location] for more information about prescreened offers.

(2) Long notice.

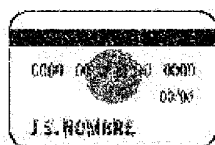
## HEALTH

Percent Rate for	Other ABCs	Variable Info Materials	Grace or Repeses Are placed here	Computing the Interest	Annual Fee	Usual Place Finance Charge
Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card.	Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card. Back in the last century, we saw how technology was changing the way.	Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card.	Back in the last century, we saw how technology was changing.	Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card.	Back long ago.	Back in the last century, we saw how technology.

## TERMS AND CONDITIONS

Notice to Some Residents: It's a smart kind of credit card. Back in the last century, we saw how technology was changing the way. Back in the last century, we saw how technology was changing the way people do things. So we set out to create a smart kind of credit card. Back in the last century, we saw how technology was changing the way. Back in the last century, so we set out to create a smart kind of credit card. Back in the last century, we saw how technology was changing the way.

669



## Aquí están líneas crédito

J.S. Nombre  
1234 Calle Amistosa  
Ciudad, ST 12345

Estimada Señora Nombre:

En el siglo pasado vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. Así que creamos una tarjeta de crédito inteligente, vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. En el siglo pasado vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. Así que creamos una tarjeta de crédito inteligente. Vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas.

Así que creamos una tarjeta de crédito inteligente. Vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. En el siglo pasado vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. Así que creamos una tarjeta de crédito inteligente, vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas.

Vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. En el siglo pasado vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. Así que creamos una tarjeta de crédito inteligente, vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. En el siglo pasado vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas.

Así que creamos una tarjeta de crédito inteligente. Vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. En el siglo pasado vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. Así que creamos una tarjeta de crédito inteligente. Vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas.

Sinceramente,

John W. Doe  
Presidente, Compañía

PFOR 00 MON FUJG ABC

TRANSFERENCIA DE  
BALANCE POR MESES

SIN CUOTA MENSUAL

PAGO ELECTRÓNICO  
SEGURO

PROTECCIÓN CONTRA  
FRAUDE EN LÍNEA  
GARANTIZADO

SU BALANCE PAGA SU  
CUENTA

PROGRAMA DE  
RECOMPENSAS SIN CUENTA

Usted puede elegir no recibir más "ofertas de [crédito o seguro] pre-investigadas" de esta y otras compañías llamando sin cargos al [número sin cargo] o visitando [página web de pre-investigación y exclusión]. Ver la **NOTIFICACIÓN DE PRE-INVESTIGACIÓN Y EXCLUSIÓN VOLUNTARIA** al otro lado de esta página [o en otro lugar] para más información sobre ofertas pre-investigadas.

(2) Long notice.

AQUÍ ESTÁN						
Protección Contra Fraude	Programa de Recompensas	Su Balance Paga	Sin Cuota Mensual	Protección Contra Fraude	Recompensas Sin Cuenta	Sin Cuota Mensual
En el siglo pasado vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas.	Vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. Vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas.	En el siglo pasado vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. En el siglo pasado vimos como la gente hace las cosas. Así que creamos.	Así que creamos una tarjeta de crédito inteligente.	En el siglo pasado vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas.	Así que creamos.	Vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas.

[illegible]

En el siglo pasado vimos como: la tecnología estaba cambiando la manera en que la gente hace las cosas. Así que creamos una tarjeta de crédito inteligente. Vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. Vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. Vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas. Vimos como la tecnología estaba cambiando la manera en que la gente hace las cosas.