

## What information is on my credit report?

Your credit record contains a wide array of personal and confidential information. It may contain any or all of the following:

- Identifying information - name, current and prior addresses, social security number, employment history, and date of birth.

- History of paying habits with credit grantors, retail stores, banks, finance companies, mortgage companies, including collection or charged-off accounts

- Public record items - tax liens, judgments, bankruptcy

- Hard Inquiries-each time a credit grantor or other authorized party requests a copy of your record. It is very important to check this area. Every inquiry affects your point score! If you see names that you don't recognize, you need to ask that your report be "decoded". This is a VERY important section of your credit report -- pay close attention! If someone is using your identity, they maybe opening accounts with these businesses. My monitoring this section you are able to stop future problems. If you see that a credit report that you pulled for yourself is reported here - file a complaint with your state attorney general. You will need to file a complaint against the National Credit Bureau (ie. Experian, Equifax, or TransUnion). Be certain to let the attorney general know where you obtained the report. Failure to properly classify a "consumer report" is a violation of the FCRA.

- Soft Inquiries - each time your information is sold for the purposes of extending a firm credit offer, or when you personally pull your own credit report. These inquiries DO NOT affect your point scores. Every report that you pull on yourself should include this information. If you do not see this information on the credit report that YOU pulled for yourself - file a complaint with your state attorney general. You will need to file a complaint against the National Credit Bureau (ie. Experian, Equifax, or TransUnion). Be certain to let the attorney general know where you obtained the report. Failure to provide this information is a violation of the FCRA.