



A QUICK REFERENCE TO CREDIT REPORT DETAILS

There are four primary categories of information contained a credit report:

- Personal Information
- Credit History
- Public Records
- Inquiries

<p>PERSONAL INFORMATION</p> <p>Personal information includes your:</p> <ul style="list-style-type: none"> ▪ Name ▪ Current and previous addresses ▪ Social Security number ▪ Telephone number ▪ Date of birth ▪ Current and previous employers <p>A credit report does NOT include:</p> <ul style="list-style-type: none"> ▪ Race ▪ Gender ▪ Religion ▪ Sexual orientation ▪ National origin ▪ Medical history ▪ Checking or savings accounts ▪ Credit score 	<p>PUBLIC RECORDS</p> <p>Public records information includes:</p> <ul style="list-style-type: none"> ▪ Tax liens ▪ Bankruptcies ▪ Court judgments (including child support judgments) <p>Any negative activity in this section reflects poorly on your credit worthiness. Even if an item has been paid in full, the presence of even a one-time occurrence indicates a potential future concern for creditors.</p>
<p>CREDIT HISTORY</p> <p>A credit history includes a listing of all credit accounts in the last ten years. Types of credit accounts include:</p> <ul style="list-style-type: none"> ▪ Retail credit cards ▪ Bank loans ▪ Finance company loans ▪ Mortgages ▪ Bank credit cards <p>Credit history shows creditors how well you have kept your financial promises. Each entry includes:</p> <ul style="list-style-type: none"> ▪ Account number ▪ Creditor's name ▪ Amount borrowed ▪ Amount owed ▪ Credit limit ▪ Dates when the account was opened, updated, or closed ▪ Timeliness of payments ▪ Late payments (these are noted as a negative activity) 	<p>INQUIRIES</p> <p>A credit report's inquiries section includes a listing of all parties who have requested a copy of your credit report. Your rights to privacy are protected by the Fair Credit Reporting Act (FCRA), and therefore only inquiries from those entities with a permissible purpose are granted access to the report.</p> <p>Inquiries that do not appear on the business version of your credit report are <i>promotional inquiries</i> or <i>account management</i> inquiries. Both promotional and account management inquiries are not counted as official inquiries.</p>