

Consumer Credit Report

MERCURY, MONTGOMERY

Subscriber Reference:

Enquiry Number:

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CENTRIX

Credit Bureau of New Zealand

Summary Information

493 / 1000

Age of File:

23/01/2006

⊕ Judgments:	0
⊖ Insolvency Notices:	2
⊖ Multiple Insolvencies:	Yes
⊖ Credit Defaults:	4
⊕ Retail Energy Arrears:	No
⊖ Account Arrears:	Yes

Company Affiliations:

2

File Activity:

11



Risk Odds: 2 : 1

General information about this score:

The higher the score the lower the risk

A score in this range indicates you can expect 2 good accounts for every 1 bad performing account.

Consumer Credit Report Industry

**Willard Ogburn, National Consumer
Law Center**



Consumer Credit Report Industry:

Making Sense of Consumer Credit Reports United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions and Consumer Protection, 2013 Consumer Problems with Credit Reporting Bureaus United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on the Consumer, 1992 *Fair Credit Reporting Act -- 1973, Hearings Before the Subcommittee on Consumer Credit of ..., 93-1 on S.2360 ..., October 1, 2, 3, 4, and 5, 1973* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1973 *The Fair Credit Reporting Act and Issues Presented by Reauthorization of the Expiring Preemption Provisions* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2004 **A Century of Consumer Credit Reporting in America** Robert M. Hunt, 2019 In the United States today there is at least one credit bureau file and probably three for every credit using individual in the country Over 2 billion items of information are added to these files every month and over 3 million credit reports are issued every day Real time access to credit bureau information has reduced the time required to approve a loan from a few weeks to just a few minutes But credit bureaus have also been criticized for furnishing erroneous information and for compromising privacy The result has been 30 years of regulation at the state and federal levels This paper describes how the consumer credit reporting industry evolved from a few joint ventures of local retailers around 1900 to a high technology industry that plays a supporting role in America's trillion dollar consumer credit market In many ways the development of the industry reflects the intuition developed in the theoretical literature on information sharing arrangements But the story is richer than the models Credit bureaus have changed as retail and lending markets changed and the impressive gains in productivity at credit bureaus are the result of their substantial investments in technology Credit bureaus obviously benefit when their data are more reliable but should we expect them to attain the socially efficient degree of accuracy There are plausible reasons to think not and this is the principal economic rationale for regulating the industry An examination of the requirements of the Fair Credit Reporting Act reveals an attempt to attain an appropriate economic balancing of the benefits of a voluntary information sharing arrangement against the cost of any resulting mistakes Subsequent litigation and amendments to the act reveal how this balance has evolved over time

Creditworthy Josh Lauer, 2017-07-25 The first consumer credit bureaus appeared in the 1870s and quickly amassed huge archives of deeply personal information Today the three leading credit bureaus are among the most powerful institutions in modern life yet we know almost nothing about them Experian Equifax and TransUnion are multi billion dollar corporations that track our movements spending behavior and financial status This data is used to predict our riskiness as borrowers and to judge our trustworthiness and value in a broad array of contexts from insurance and marketing to employment and housing In *Creditworthy* the first comprehensive history of this crucial American institution Josh Lauer explores the evolution of credit reporting from its nineteenth century origins to the rise of the modern consumer data industry By revealing the

sophistication of early credit reporting networks Creditworthy highlights the leading role that commercial surveillance has played ahead of state surveillance systems in monitoring the economic lives of Americans Lauer charts how credit reporting grew from an industry that relied on personal knowledge of consumers to one that employs sophisticated algorithms to determine a person's trustworthiness Ultimately Lauer argues that by converting individual reputations into brief written reports and later credit ratings and credit scores credit bureaus did something more profound they invented the modern concept of financial identity Creditworthy reminds us that creditworthiness is never just about economic facts It is fundamentally concerned with and determines our social standing as an honest reliable profit generating person

Credit Reports United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance, 2013 Annual Report General Motors Corporation, 1929

California. Court of Appeal (2nd Appellate District). Records and Briefs California (State)., Fair and Accurate Credit Transactions Act of 2003 L. Richard Fischer, 2004 **Shaheen V. Dun & Bradstreet Companies, Inc**, 1973

Encyclopedia of American Industries: Service & non-manufacturing industries, 1994 **American Industries**, 1909 *Pocket Bulletin for American Industries*, 1909 *Congressional Quarterly Almanac*, 103rd Congress, 1st Session, 1993, 1994 **Public Affairs Information Service Bulletin**, 1927 *Fair Credit Reporting Act* Willard Ogburn, National Consumer Law Center, 1998 **BNA's Banking Report**, 2003-07 The Industry Leader, 1969 **Annual Report** New York (State). Legislature. Assembly. Standing Committee on Consumer Affairs and Protection, 2001

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In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is really astonishing. Within the pages of "**Consumer Credit Report Industry**," an enthralling opus penned by a highly acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve in to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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