

Understanding Your Credit Report



When you apply for credit, the company from whom you're requesting it will check your credit report from one or more of the major consumer reporting agencies: TransUnion®, Equifax®, or Experian®. Each agency's report may look different, but they contain the same information:

Personal Information

Name: Joe Sample	Date of Birth: 09/15/1979	Address: 901 Main Street Anytown, USA 12345
SSN: XXX-XX-XXXX	Telephone: (555)555-5555	

Personal information

Information that distinguishes you from others with similar names: Name, current and previous addresses, Social Security number, telephone number, date of birth, etc.

Employment Information:

Acme Widgets	2011-2015
Joe Sample	1997-2012

Employment information

Past and present employers, your position, and when you were hired.

Account Information

My Bank: Bank Name	Pay Status: Paying as Agreed	Date Opened: 10/24/2010
Balance: \$0	Account Type: Revolving Account	
Credit Limit: \$500	Loan Type: Line of Credit	

Account information

Your entire credit history, including opened and closed credit accounts, credit limits, and payment history. This can include student loans, auto loans, mortgages, and credit cards.

Payment History:

Year	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec
2015	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok
2014	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok	ok

Public record information

Publicly available reports on delinquent accounts, liens, bankruptcies, lawsuits, etc. A public record can remain on your credit report for a number of years, depending on the type of account.

Public Record

None listed.

Credit inquiries

People or companies who have requested your credit report, the date they requested it, and the reason for the request, over the past two years. Businesses must have a legitimate reason to access your report.

Credit Inquiries

Bank: Town Bank	Requested: 09/12/2011	Inquiry Purpose: Credit Transaction
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Special messages

Notes about your credit report that can include discrepancies within your personal information or reported fraud or theft.

Special Message

None at this time.

Bureau Contact Information

Please contact us for any reason at (123)444-5678 or online at CreditReportingBureaus@America.com

Bureau Contact information

Who to contact if you see mistakes or have questions about anything in your credit report.

Review your credit report annually to make sure there are no mistakes. This is especially important when you're considering an action that may require a loan, like purchasing a house, buying or leasing a car, and/or applying for a student loan. Request a free copy of your credit report each year from AnnualCreditReport.com.

Credit Report Used By Businesses

William Frederick Barry



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The Impact of Commercial Credit Reporting Practices on Small Business United States. Congress. Senate. Select Committee on Small Business,1980 *Fair Credit Reporting* United States. Congress. House. Committee on Banking and Currency. Subcommittee on Consumer Affairs,1970 Fair Credit Reporting United States Congress. House. Banking and Currency Committee,1970 Fair Credit Reporting United States. Congress. Senate. Committee on Banking and Currency. Subcommittee on Financial Institutions,1969 **Fair Credit Reporting, Hearings Before the Subcommittee on Financial Institutions of ..., 91-1 on S. 823 ..., May 19, 23, 1969** United States. Congress. Senate. Committee on Banking and Currency,1969 RESPA reform and the economic effects on small business United States. Congress. House. Committee on Small Business,2003 Report on Business Conditions ,1919 Chemical Markets ,1928 *Wagner V. Retail Credit Company* ,1964 **Mississippi Reports ... Being Cases Argued and Decided in the Supreme Court of Mississippi** Mississippi. Supreme Court,1904 **Times Law Reports** William Frederick Barry,1925 *The Bulletin of the Commercial Law League of America* ,1914 **District and County Reports** Pennsylvania. Courts,1923 **The Texas criminal reports** ,1908 Nation's Business ,1922 *The Legal Environment of Business* John D. Blackburn, Elliot I. Klayman, Martin H. Malin,1985 **Cases Determined in the Supreme Court of the State of Oklahoma** Oklahoma. Supreme Court,1927 *The Current Business Cyclopedia* ,1920 Granite ,1902 **Financial Handbook** Robert Hiester Montgomery,1925

Decoding **Credit Report Used By Businesses**: Revealing the Captivating Potential of Verbal Expression

In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Credit Report Used By Businesses**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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