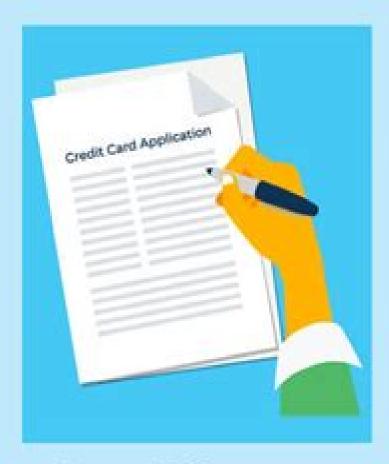
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- Applying for a credit card typically triggers a hard inquiry, which can decrease your score by a few points temporarily. Inquiries account for 10% of your FICO® Score.
- Hard inquiries may affect your credit score more if you have a limited credit history or a small number of credit accounts.

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# **Card Credit Credit People Report Without**

Kalea Benner, Diane Loeffler, Natalie Pope

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