



Pulling Your Credit Report

You can get a free credit report from each of the three nationwide credit reporting companies once every 12 months (Equifax, Experian, and TransUnion).

- Order your free credit reports at www.AnnualCreditReport.com.
- Click “Request your free credit reports” to get started.

Understanding Your Credit Report

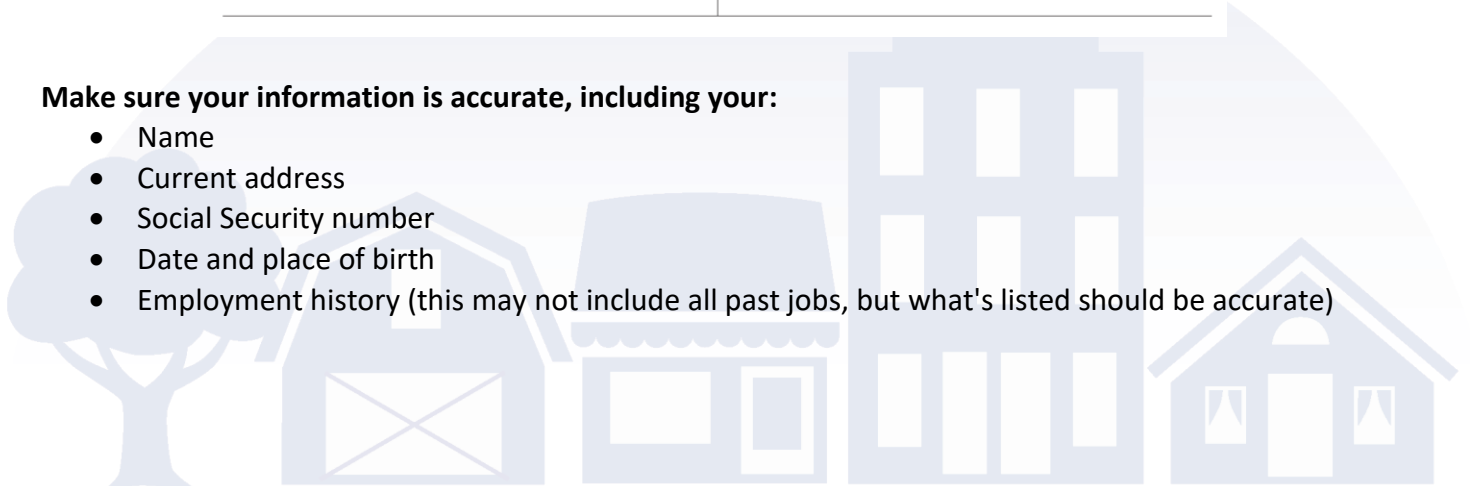
The following are examples of the key sections of a credit report. Each of the three nationwide credit reporting companies will give reports that look slightly different, but will contain similar information.

Header/Identifying Information:

File number: 12345678 Date issued: 9/30/2017	
Personal information	
Name: Miguel Smith	SSN: XXX-XX-1234
Other names: Miguel S Smith Miguel Simon Smith	Date of birth: 12-1-1980 Telephone number: 555-555-1000
Addresses reported: 457 First Street, Littletown, MI 09876 13476 Avenue A, Big City, WI 43526	
Employment data reported	
Employer name: Riviera Restaurants Position: Manager Date reported: 3/2013 Hired: 11/2010	Employer: Freer Chiropractic College Date reported: 6/2008 Position: Food services Hired: 3/2008

Make sure your information is accurate, including your:

- Name
- Current address
- Social Security number
- Date and place of birth
- Employment history (this may not include all past jobs, but what's listed should be accurate)





Public Record/Collection Agency Information:

Public records	
Big City Wisconsin Court Docket# 200900001467 515 C St, NE, Big City, WI 43528	
Date filed: 8/3/2019	Amount: \$11,987
Type: Chapter 7 Bankruptcy	Responsibility: Individual
Big City Municipal Court Docket #200700056712 4326 Fourth Street, SW, Big City, WI 43530	
Date filed: 4/14/2017	Amount: \$4,763
Type: Civil Judgment	Responsibility: Individual
Plaintiff: Bank of Big City	Plaintiff attorney: Lisa Perry
Collections	
Reliable collections (Y76381): Account #3629	
Original creditor: ABC Megastore	Amount placed: \$2,500
Opened: 7/2/2018	Account type: Open
Balance: \$1,000	Responsibility: Individual

This section includes:

- Financial public records such as consumer bankruptcies, judgments, state and federal tax liens
- Any accounts with a collection agency
- The status of those accounts (both past and present)





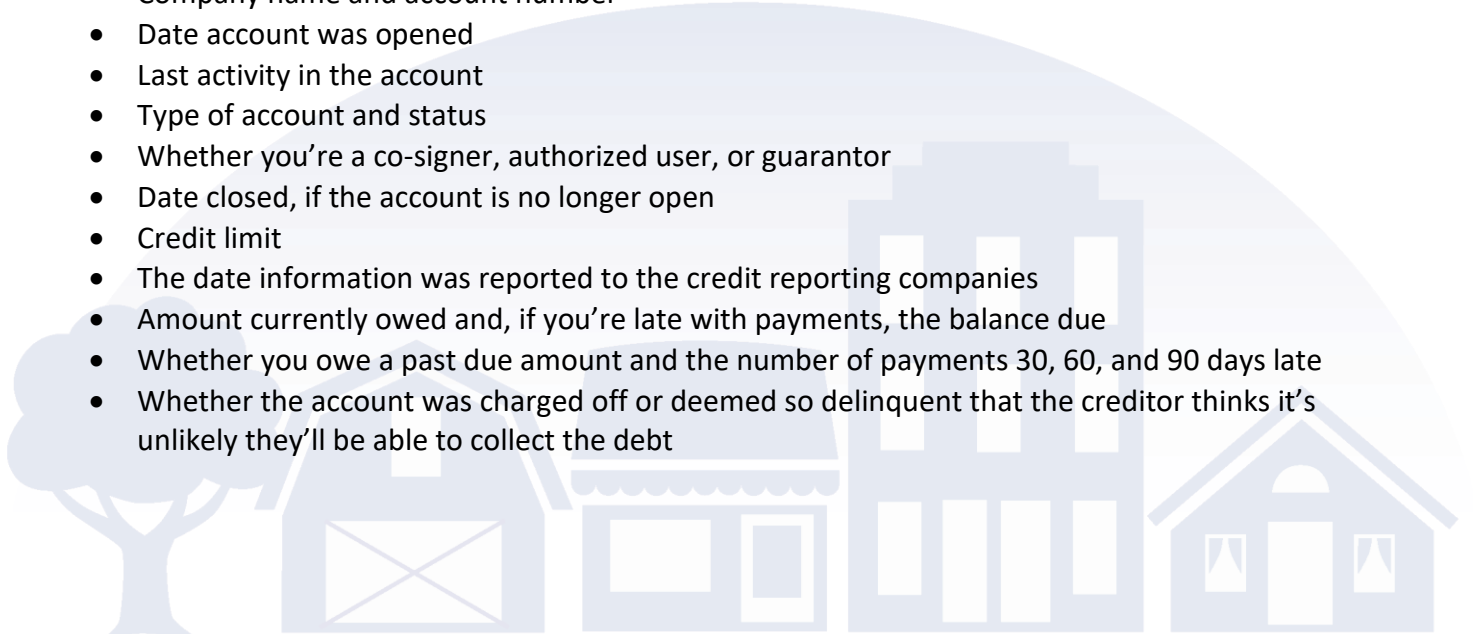
Account Information:

Account information	
Littletown Bank (B62391), Account #2010004637	
Balance: \$14,285	Pay status: 30 days past due
Date updated: 8/31/2019	Account type: Automobile
High balance: \$16,500	Responsibility: Individual
Past due: \$395	Date opened: 2/5/2019
Terms: \$395/month 48 months	Payment received: \$349
Account type: Automobile	Last payment made: 7/5/2019

	8/5/19	7/5/19	6/5/19	5/5/19	4/5/19	3/5/19
Balance	\$14,285	\$14,680	\$14,988	\$15,294	\$15,598	\$15,901
Scheduled payment	\$395	\$395	\$395	\$395	\$395	\$395
Amount Paid	\$0	\$395	\$395	\$395	\$395	\$395
Past Due	\$395	\$0	\$0	\$0	\$0	\$0
Rating	30	OK	OK	OK	OK	OK

This section includes:

- Open accounts you currently have and closed accounts you had before
- Company name and account number
- Date account was opened
- Last activity in the account
- Type of account and status
- Whether you're a co-signer, authorized user, or guarantor
- Date closed, if the account is no longer open
- Credit limit
- The date information was reported to the credit reporting companies
- Amount currently owed and, if you're late with payments, the balance due
- Whether you owe a past due amount and the number of payments 30, 60, and 90 days late
- Whether the account was charged off or deemed so delinquent that the creditor thinks it's unlikely they'll be able to collect the debt





Inquiries Made to Your Account:

INQUIRIES MADE TO YOUR ACCOUNT	
Inquiries that display to others The following companies have received your credit report.	
Auto Loan Store 90 President Lane, Big City, WI 43529	Requested on: 6/2019
Super Store 100 First Street, Anytown, IA 78691	Requested on: 12/2018
Promotional inquiries The following companies received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These are not displayed to others and do not affect your credit scores.	
Dress for Success Fashion House 31 Fashion Lane, Big City, WI 43530	Requested on: 7/2019
EZ Loan Store 220 4th Avenue, Littletown, MI 09876	Requested on: 4/2018
Account review inquiries The companies listed below obtained information from your consumer report for the purpose of an account review of business transaction. These are not displayed to others and do not affect your credit scores.	
Bank of Wisconsin 457 State Street, Big City, WI 43532	Requested on: 6/2019

This section includes:

- **Hard inquiries** are made by lenders after you apply for credit. **These inquiries may affect your credit score.** This is because most credit scoring models look at how recently and frequently you apply for credit.
- **Soft inquiries** are reviews of your credit file when you have not sought to establish a new credit account. They include reviews of existing accounts by lenders, prescreening inquiries by prospective lenders, and your requests for your annual credit report. **These won't affect your credit score.**

Source: Consumer Financial Protection Bureau, "Your Money, Your Goals—A Financial Empowerment Toolkit"

