

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	

Employment information:

Acme Widgets	2011-2015
Joe Sample	1997-2012

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	

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

None listed.

Credit inquiries

Bank	Requested	Inquiry purpose
Town bank	09/12/2011	Credit transaction

Special message

None at this time.

Bureau contact information

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

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

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

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.

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.

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.

Special messages

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

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. You can request a free copy of your credit report each year from AnnualCreditReport.com.

