

# 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

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

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

<b>Bank:</b> Town Bank	<b>Requested:</b> 09/12/2011	<b>Inquiry Purpose:</b> Credit Transaction
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## Special Message

None at this time.

## Special messages

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

## Bureau Contact Information

Please contact us for any reason at (123)444-5678 or online at [CreditReportingBureaus@America.com](mailto: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](http://AnnualCreditReport.com).

# Personal Credit Report New Hampshire

**Michael Brown**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name Michael Brown.

## **Personal Credit Report New Hampshire:**

**The Fair Credit Reporting Act** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer and Regulatory Affairs,1992      **Fair Credit Reporting Act** United States. Congress. House.

Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit,2003      **State Consumer Action** U.S. Office of Consumer Affairs,1973 Contains selected State legislation court decisions and related information

Assessment of the Impact of NOW Accounts in Massachusetts and New Hampshire United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions,1975      *Lexis New Hampshire Revised Statutes Annotated, 1955* New Hampshire,1955      **Fair Credit Reporting Amendments of 1975, Hearings**

**Before the Subcommittee on Consumer Affairs of ..., 94-1 on S.1840 ..., October 22, 23, 29 and November 18, 1975** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1975      Fair Credit Reporting

Amendments of 1975 United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer Affairs,1976      **The Debt Settlement Industry** United States. Congress. Senate. Committee on Commerce,

Science, and Transportation,2011      **Federal Register** ,2013-02      *Federal Bank Commission Act* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1976      **Kiplinger's Personal Finance** ,1994-10 The

most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics      *Selected Bulletins* ,1923      *History of Concord, New Hampshire*

Concord (N.H.). City History Commission,James Otis Lyford,1896      **The History of the Town of Lyndeborough, New**

**Hampshire. 1735-1905 ...** Rev. D. Donovan,1906      **Consumer Credit** Royston Miles Goode,1978-01-01 Consumer

Protection 2000 is a compilation of papers received at the Summer 1992 conference sponsored by the McGeorge School of Law at Salzburg Austria These papers provide a most helpful instructive kaleidoscope of diverging scenarios from many if not most of the Western post industrial countries The reports provide a rational basis for assessing aspects of the best ingredients for a civilized society      **Compilation of State and Federal Privacy Laws** Robert Ellis Smith,2002

**Agricultural Cooperation** ,1923      *Credit Repair* Amy Loftsgordon,Cara O'Neill,2020-10-27 Financing a reliable car or the home of your dreams requires good credit A low credit score will increase the interest and fees you ll pay to borrow money and might even prevent you from renting an apartment or being approved for a credit card altogether This comprehensive how to manual will help you rebuild your credit and teach you how to protect it from future damage

**Black News Digest** ,1974-07      *History of the city of New York* ,1896

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