

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.

Personal Credit Report New Hampshire

Hongru Du

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the name bar.

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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

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