# 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:

Name: Joe Sample	Date of Birth: 09/15/1979	Address: 901 Main Street	
SSN: XXX-XX-XXXXX	Telephone: (555)555-5555	Anytown, USA 12345	
Employment info Acme Widgets Joe Sample	2011-2015 1997-2012		
Account Inform	ation		
My Bank: Bank Name	Pay Status: Paying as Agreed	Date Opened: 10/24/2010	
Balance: 50	Account Type: Revolving Accoun		
Credit Limit: 5500	Loan Type: Line of Credit		
	dar Apr May Jun Jul ok ok ok ok ok		
Public Record			
None listed.			
Credit Inquirie:	5		
Bank Town Bank	Requested 09/12/2011	Inquiry Purpose Credit Transaction	
Special Messag	e		
None at this time.			
Bureau Contac	t Information		

#### 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. Request a free copy of your credit report each year from AnnualCreditReport.com.



# **Personal Credit Report New Hampshire**

**Roman Wölfel** 

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