

(**B**) Broadview Federal Credit Union

The mission of Broadview Financial Well-Being is to guide and encourage individuals to focus on achieving economic stability—using innovative tools, making informed decisions, and encouraging positive habits.

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Credit Reports and Scores

The Importance of a Credit History for Obtaining Credit

Credit refers to borrowing. You have used credit if you receive money, goods, or services in exchange for your promise to pay back a definite sum of money at a future date. For example, if you receive a loan to pay for higher education expenses, you are using credit.

When a lender grants credit to a borrower, the lender "trusts" the borrower to repay what was borrowed. To help determine whether or not to grant the borrower credit (as well as determine the terms of credit offered), a lender will often examine the borrower's credit history. A credit history is a record of the borrower's past loans and credit-related transactions. Your credit history is presented in your credit report, the record of your use of credit and repayment.

Credit Reports and Credit Reporting Agencies

Credit reporting agencies (sometimes called credit bureaus) create credit reports based on the information they receive from lenders regarding your account history with that lender. *Credit reporting agencies do not decide whether or not to grant you credit; the agencies only collect credit history information.*

There are three credit reporting agencies in the United States: Equifax, Experian, and TransUnion. Therefore, you may have three credit reports (one from each credit reporting agency) and they may vary with each agency. If you have never used credit, or it has never been reported for you (e.g. reporting of past due bills), then you will not have a credit report.



Credit report information is divided into four categories:



Consumer (personal) information—This is information you have provided to lenders when applying for credit. It includes your name, current and previous addresses, telephone number, full or partial Social Security number, date of birth, and current and previous employment information. **Credit account information**—The largest section of most credit reports contains specific information about each of your credit accounts.

Credit account information may include:

• **Type of credit**—There are two main types of credit on your credit report: closed-end credit and open-end credit.

CLOSED-END CREDIT

(also known as installment credit) is a loan that you must repay in a specified number of equal monthly payments. Examples of closed-end credit include automobile loans, mortgages, and education loans. Closed-end credit usually has an agreement (contract) that must be signed outlining the repayment terms such as the amount of the payment, the number of payments that will be made, and the interest rate.

OPEN-END CREDIT

(also known as revolving credit) is extended as a line of credit established in advance so you do not have to apply for credit each time new funds are desired. Credit cards are a type of openend credit. A unique feature of this type is that you can pay the loan balance in a single payment or a series of equal or unequal payments, usually monthly. You choose how much to pay each month. However, the lender typically requires a specified minimum monthly payment.

• Loan amount or credit limit—For closed-end loans your credit report will indicate the original loan amount. Open-end credit will indicate a **credit limit**, which is the maximum dollar amount that can be borrowed. If a credit limit is not available, the report may indicate the highest balance ever used on the account.

• **Date**—Information for each account will show the dates the account was opened, closed, and last reported.

- Account balance—The account balance shows the remaining amount you owe the lender.
- **Payment information**—For each account, your credit report presents the amount of your monthly payment,

whether the payment is late (and by how much) and your payment history on the account, including the number of late payments over time.

Public record information—This section of the credit report presents information from federal, state, and county public court records. This may include credit accounts that have been turned over to **collection agencies**, which are businesses hired by lenders to pursue payments on debts that borrowers have not paid back according to the terms of the credit contract. If you have filed for bankruptcy, if you have any **tax liens** (when taxes are not paid in full), and any history of **foreclosures** (when a borrower fails to keep up with mortgage payments and the lender takes possession of the property) this information will also appear in a credit report.

In order for a credit reporting agency to provide a person or business with your credit report it is law that the person/business must have a "permissible purpose." Permissible purposes to receive your credit report include:

- Open or manage credit accounts
- Provide offers for credit
- Underwrite insurance
- A business transaction initiated by the consumer
- Court order or federal jury subpoena
- Valuation of risk of an investor
- Eligibility for government license
- Disclosure to consumer
- Employment purposes

Inquiry information—An inquiry occurs when someone with permissible purpose requests a copy of your credit report. Credit reporting agencies record all inquiries received in the prior two years.

The specific information included for each account on your credit report will depend upon the type of account.

LENDERS such as depository institutions, credit card companies, retail stores that offer credit, and mortgage/finance companies usually report all information, positive and negative, to credit reporting agencies.

Race, religion, gender, and nationality may not be included on a credit report. In addition, credit reporting agencies do not record information regarding non-credit depository institution account information (such as checking and savings accounts), criminal backgrounds, or buying habits.

DATA FURNISHERS such as landlords, cell phone companies, utility companies (electricity, gas, water), and medical providers most likely only report when the consumer has not paid the money owed to them. For example, if you are late paying your cell phone bill, the cell phone company may report that information to creditreporting agencies. Medical providers may report late medical payment but may not report non-financial medical information, such as what was treated or the treatment facility. Increasingly, creditreporting agencies are encouraging and compiling regular payment information from non-creditors such as landlords and utility companies as a way to help consumers build a positive credit history.

Your Present Self Impacts Your Future Self

Time is the only way to remove potentially negative information from your credit report. Information remains on your credit report for a specific amount of time depending on the type of information.





Do you use credit? If so, what type(s)?

Credit Scores

A **credit score** is a numerical summary of your credit history that indicates your creditworthiness, or likelihood of repaying a loan as agreed. Basically, a credit score is a numeric "grade" of a person's creditworthiness. Credit scores enable lenders to make more objective and consistent lending decisions quickly and fairly.

There are different types of credit scores, each calculated differently. The most common credit scores available to consumers are produced by credit reporting agencies and companies such as Fair Isaac Corp (FICO) and VantageScore.

FICO scores and VantageScores are calculated using only information from your credit report including (but not limited to) items such as:

- the number of credit accounts you have
- the type of credit accounts you have (closed-end versus open-end)
- whether you pay your bills on time
- how much of your available credit you are currently using—this is usually for open-end credit where the amount owed is compared to the credit limit
- whether a collection agency is trying to collect debt from you for a lender
- the total amount of money you currently owe to all lenders

• how long you have had current credit accounts

• whether you have a prior bankruptcy, foreclosure, or other credit-related public record items in your credit report

Because FICO and VantageScore are calculated only from the information in a credit report, any information not allowed in your credit report is not used to calculate your credit score. Items such as race, religion, age, salary, occupation, employment history, where you live, interest rates on current credit accounts, and net worth are not used to calculate your credit score. However, although not included in a credit score, salary and employment history may still be considered when a lender reviews a credit application.

Each credit-scoring model has its own range of scores. Credit scores typically range between 300 and 990. Higher scores represent a greater chance of the consumer repaying a loan. Each credit scoring method has its own scale that helps a lender evaluate the probability that you will repay the loan. For example, the FICO credit score ranges between 300 and 850, and the VantageScore credit score ranges from 501-990. For both of these scoring models, your score will be displayed along with how you rank relative to other borrowers (such as excellent, good, average, or A, B, C, etc.). It is possible to have an "excellent" score from one scoring model and a "good" score from a different scoring model.

Positive Credit History = Higher Credit Score

Why is it important to have a positive credit history?

A positive credit history informs lenders that you are financially responsible and therefore pose less risk. If you have a negative credit history or no credit history you may not be able to obtain credit.

Credit history also helps a lender determine the terms of credit granted. These terms may include the interest rate and loan length. Over a lifetime, you will pay more for credit (in higher interest rates and fees) if you have a lower credit score as illustrated in the example:

This is based on a 3-year, \$15,000 automobile loan										
FICO Score	Interest Rate	Monthly Payment Made	Total Amount Paid							
730	6.16%	\$457	\$16,452							
660	8.77%	\$475	\$17,100							
590	14.43%	\$516	\$18,576							
Note: Higher interest rates apply to lower credit scores.										

Credit history can affect more than just credit. It also impacts:



INSURANCE

Insurance companies may use your credit report and/or score to decide whether you can get insurance and to set the rates you will pay.

EMPLOYMENT Employers may use your credit report, if you give them permission to do so, to decide whether to hire you.



SERVICES

Telephone, cable and utility companies may use your credit report and/or score to decide whether to provide services to you.



Landlords may use your credit report and/or score when deciding whether to rent housing to you.

How do you develop a positive credit history?

Understanding what is included in your credit report and what information is used to calculate your credit score will help you to keep your credit history positive. Follow these tips:

Pay your bills consistently and on time

Setting up automatic payments can ensure this gets completed.

Maintain reasonable amounts of available credit

Keep low balances on credit cards and other revolving credit with credit limits.

Apply for credit sparingly

When you apply for credit a lender will most likely request to view your credit report. This is recorded as an inquiry. Inquiries from a lender that are initiated by you when seeking additional credit may negatively affect your credit score. However, credit-scoring models recognize that a person may want to shop around to find the best credit terms. Therefore, multiple inquires for the same type of loan, like a mortgage or automobile loan, are counted as a single inquiry if conducted within any 14-day period. This minimizes or eliminates any impact on a credit score. Inquires that are not initiated by you (such as for pre-approved credit offers), inquiries not related to credit (such as pre-employment checks), and checking your own credit report do not affect your credit score.

Have a mix of different types of credit accounts and not too many of one type of account

A mix of closed-end credit and open-end credit may improve your score. However, too many of either type of credit may also hurt your score.

Check your credit report annually

Confirm that all information is correct.

Having no credit history may also result in the denial of credit. You will not develop credit history if you have no credit accounts in your name or pay cash for all purchases.

How do you begin to develop a credit history?

To begin building a positive credit history, experts recommend that you acquire and positively manage small lines of credit. The following are credit options for those who need to begin building positive credit history:

Become an authorized user on a credit card

Have a responsible family member add you as an "authorized user" on a credit card account. An authorized user isn't legally responsible for the debt, but the history and use of the credit card is reported on the authorized user's credit report. However, being an authorized user may not contribute to the establishment of positive credit history if the credit card has negative credit history associated with it. In addition, authorized user accounts typically have less positive impact on credit scores and, depending on the scoring model, may not be included in the score calculation at all because the authorized user is not responsible for the debt.

Obtain a small closed-end loan from a depository institution

Acquire a small closed-end loan for an item that you already have money to pay for. Have that money available in a separate account, and set up automatic withdrawals to make the loan payments. This will ensure no late payments, showing that you use credit responsibly. If you are under the age of 18, you must have an adult co-signer to obtain a closed-end loan.

Obtain a secured credit card

A secured credit card requires a cash security deposit to ensure payment of the credit card. Essentially, the deposited money ensures the credit card company that the debt will be paid, regardless of whether you have a prior payment history.

Obtain a co-signer

Apply for a credit card with a responsible co-signer if needed. A co-signer is a person who is equally responsible for paying back debt under the credit terms. Make sure co-signers understand that they are equally responsible for the debt, and it will appear on their credit report as well. Then, manage the credit card account very responsibly by paying the balance on or before the due date. In order to obtain a credit card if you are under the age of 21, you must have a co-signer or proof of sufficient income to make payments.

Think before you co-sign!

Regardless of who uses the account or pays the bills, all information (good and bad) will appear on your credit report.

Obtaining Credit Reports and Scores

Credit Reports

By federal law, everyone must be able to obtain one free credit report from each of the three credit reporting agencies (Equifax, Experian, and TransUnion) once every twelve months. You may request your credit report in three ways:

Laws vary between states. Some states may allow additional free access to credit reports and scores.

1. Visit the website www.annualcreditreport.com

2. Call 877-322-8228

3. Write to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You will have to provide certain information to access your report, such as your name, current address (and possibly your previous address), Social Security number, date of birth and answer questions about your personal credit history.

There are many websites that advertise access to free credit reports. However, **www.annualcreditreport.com** is the only government-sponsored, free website. Most other websites charge some type of fee.



To continually monitor your credit report, it is recommended that you request a credit report from one of the three credit reporting agencies every four months. If you need more than one of each of your credit reports per year, you can acquire them at a price set by law. It's important to request your credit report even if you have never used credit before to ensure that no one is fraudulently using your name to obtain credit.

If a company denies you credit because of information in your credit report, the company must give you the name and address of the credit reporting agency that supplied the credit report. You can then request a free copy of your credit report to review within 60 days of being denied credit, regardless of whether you have already received a free copy in the past 12 months.

The law that allows you a free copy of your credit report each year does not extend to credit scores. Credit scores have to be ordered separately and usually cost a fee. The three credit reporting agencies are the primary source for obtaining your credit scores, although FICO scores can be ordered directly from Fair Isaac Corp. The content of your credit report across each of the three credit reporting agencies may vary, which means you could have three different FICO scores (and similarly for VantageScores).

What if I find errors in my credit report?

It is important to examine your credit reports and make sure all information is correct because there is always a possibility of finding errors. If you find errors, you have the right by federal law to dispute the information and request that the error be deleted or corrected.

To submit a dispute, you should contact both the credit reporting agency that provided the report and the company/person that provided the incorrect information to the credit reporting agency. Your dispute must be investigated, usually within thirty days. When complete, you will receive the written results of the investigation. If the dispute is found to be an error, either the credit reporting agency or the company/person that provided the incorrect information must notify all three credit reporting agencies of the error so the information can be corrected in your credit reports.

If an investigation does not resolve your dispute and remove the information from your credit report, you can ask that a statement of the dispute be included in

your future credit reports. The statement will be included in a "Consumer Statement" section of all future credit reports. You can also ask the credit bureau to provide your statement to anyone who received a copy of your report in the recent past, but you may have to pay a fee for this service.

If you are dissatisfied with the dispute resolution, you can file a complaint with the Consumer Financial Protection Bureau.

There are many debt repair agencies that advertise the ability to help a consumer fix his/her negative credit report for a fee. The Better Business Bureau (BBB) and the Federal Trade Commission (FTC) agree: Consumers can do just as good a job improving their credit reports as a fee-based debt repair agency. There is no immediate fix for negative credit; it will take time and responsible credit management initiated by the consumer.



Isabella Langley's Story and Credit Report

Isabella Langley's financial situation is not what she dreamed it would be.

She is in debt, without savings, has a poor credit score, and is applying for jobs.

She has returned to college to enhance her professional career. To pay for college, Isabella completed the FAFSA form to receive \$5,000 annually in subsidized Stafford Loans from the government totaling \$20,000 over a four-year timeframe. To earn money for basic expenses (e.g., rent, transportation, and food) Isabella worked part-time during the school year and full-time during the summer at Lucky's Restaurant.

Isabella applied for a private school loan from a depository institution to pay her way. In addition, she had no spending plan so the money she earned was not enough to support her lifestyle. It was not long before Isabella turned to her new credit card to pay for expenses such as going to the movies, new clothes, and daily lattes. Isabella could only afford to make the minimum payment each month on her credit cards. In addition, her paycheck was unreliable so she was frequently late in paying her debts, including her cell phone bills. Isabella has several store cards she applied for to save an additional 10% on her purchases.

Isabella has been applying for jobs with several companies. She is a finalist in her dream job working in sales with the potential to earn a great salary. As a final step in the interview process, the employers asked her to complete a form granting permission to review her credit report. Isabella provided them with the information but was a little nervous. She had never looked at her credit report and had no idea what it said. Isabella decided to check it out herself and went to www.annualcreditreport.com to request her report free of charge online. She also learned that, for a fee, she was able to obtain her credit scores. Isabella was surprised at what she saw. She had two credit scores and both were considered to be low. Her credit report showed not only her college loans and credit card debt, but also some clothing and electronics store accounts. She was surprised to see an old traffic violation that was never paid; she had no idea it was

now in collections.

POOR One evening, she was having dinner with her close friends, Talitha and Brendan. Isabella was concerned about her situation so she brought up the topic of credit reports. Talitha mentioned that she thought she had heard something about credit ratings improving as people got older and they earned more. She went on to say Isabella's credit score would get better as soon as she settled her delinguent accounts or negotiated

lower interest rates on her existing loans. Though he wasn't completely sure, Brendan said that shopping around for credit was not the best idea because he thought that it led directly to more "inquiries" showing up on a person's credit report. However, he guessed that opening new credit card accounts, even if you don't plan to use them, was a healthy thing to do, since it provides evidence of credit worthiness. Finally, both friends had heard that it was best to close most of her old accounts, including the loans she hadn't paid on time, in order to "wipe the slate clean," and that she could always pay someone to fix her credit.

Isabella always imagined that this stage of her life would look much brighter. She thought to herself, "I am in huge debt, I don't have any savings, and I don't know if I will receive my dream job." She was unsure if Talitha and Brendan's advice was 100% accurate and knew she needed to learn more. She wondered where she went wrong and what she could begin doing now to fix her credit report.



Understanding and Managing Credi

PAGE 1

Online Personal Credit Report from Flexperian for Isabella Langley

Flexperian credit report prepared for	Index:
ISABELLA LANGLEY	-Potentially negative items
Your report number is	-Accounts in good standing
102030405	-Requests for your credit history
Report date:	-Personal information
01/02/2013	-Important message from Flexperian
	-Contact us

Flexperian collects and organizes information about you and your credit history from reliable sources that include public records and your creditors. Flexperian makes your credit history available to your current and prospective creditors, employers and others as allowed by law, which can accelerate your ability to obtain credit and can make offers of credit available to you. We do not award or withhold credit; each credit lender makes that decision based on their own guidelines. To return to your report in the near future, log on to **www.flexperian.com/personalcreditreport** and select "View My Report" and then enter your report number. If you potentially disagree with information in this report, return to the Report Summary page and follow the instructions there to dispute credit report content.

Potentially Negative Items

Public Records

Credit lenders may carefully review the listed items below when they check your credit history. Please note that the account information with some public records, such as a lien or judgment, may also appear later in this report.

CITY OF ANYWHERE COURT CLERK

Address: 1 COURTHOUSE LANE ANYWHERE, AZ 11000	Identification Number: 10-11-15	Plaintiff: CITY OF ANYWHERE
Status: Collection account. \$680 pa	ist due as of 12-2012	Status Details: The item was verified and updated in Dec. 2012.
Date Filed: 06/01/2012 Date Resolved: N/A Responsibility: INDIVIDUAL	Claim Amount: \$358 Liability Amount: N/A	
MAIN COLLECTION AGENCY	(
Address: 1001 TOWN BLVD ANYWHERE, AZ 10000	Account Number: 000102331****	
Status: Collection account.	\$680 past due as of 01-2013	
Date Opened: 07/2004 Reported Since: 08/2004 Date of Status: 10/2012 Last Reported: 10/2012	Type: Revolving Terms: N/A Monthly Payment: \$0 Responsibility: INDIVIDUAL	Credit Limit/Original Amount: \$550 High Balance: \$680 Recent Balance: \$680 as of 10/2012 Recent Payment: \$0

NOTES

	Int Number: 24**** Z4**** Revolving Terms: N/A Monthly Payment: \$0	Credit Limit/Original Amount: \$114 High Balance: \$362 Recent Balance: \$228 Recent Payment: \$0 Credit Limit/Original Amount: \$500 High Balance: \$550 Recent Balance: \$550 Recent Balance: \$4 as of 11/2012	
04/2007 Reported Since: 10/2009 Date of Status: 10/2012 Last Reported: 10/2012 Account History: 60 days as of 10-2 SAM'S ELECTRONIC WORLD Address: Account 123 MAIN STREET 362 ANYWHERE, AZ 00000 Status: Open/Past due 60 days. Date Opened: 02/2009 Reported Since: 02/2010 Date of Status: 10/2012 Last Reported:	Installment Terms: N/A Monthly Payment: \$0 Responsibility: Individual 2012, 30 days as of 09-2012 Unt Number: 24**** Type: Revolving Terms: N/A Monthly Payment: \$0	\$114 High Balance: \$362 Recent Balance: \$228 Recent Payment: \$0 Credit Limit/Original Amount: \$500 High Balance: \$550 Recent Balance:	
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Date of Status: 10/2012 Last Reported:	Monthly Payment: \$0	Recent Balance:	
10/2012 Last Reported:	Payment: \$0		
Last Reported:		S84 as of 11/2012	
	Responsibility: Individual	Recent Payment: \$0	
Account History: 60 days as of 10-2			
SHOP 'TIL YOU DROP CORPORATE			
Address: Accou	Int Number:		
333 GARDEN STREET 0-0)1-35842****		
ANYWHERE, NY 10000			
Status: Paid/Typically over limit ar	nd pays late.		
Date Opened:	Туре:	Credit Limit/Original Amount:	
06/2010	Revolving	\$750	
Reported Since:	Terms:	High Balance:	
08/2010	N/A Monthly Dovements	\$763 Becent Belence:	
Date of Status: 10/2012	Monthly Payment: \$0	Recent Balance: \$0 as of 10-2012	
Last Reported:	Responsibility:	Recent Payment:	
10/2012	Individual	\$0	
Account History:			

Accounts in Good Standi	ng	
FREE MONEY CREDIT CARD		
Address: Ad 4 MAIN LANE ANYWHERE, DE 00001	ccount Number: 000102331***	
Status: Open/never late.		
Date Opened: 09/2009 Reported Since: 11/2009 Date of Status: 11/2012 Last Reported:	Type: Revolving Terms: N/A Monthly Payment: \$0 Responsibility:	Credit Limit/Original Amount: \$8,000 High Balance: \$8,000 Recent Balance: \$7,685 as of 11/2012 Recent Payment:
11/2012	Co-signer	\$320
Account History:		
US DEPT. OF EDUCATION		
Address:Address:000 SCHOOL STREETWASHINGTON, DC 00000Status: Open/Deferred.	ccount Number: 26871***	
-	_	
Date Opened: 08/2009 Reported Since: 11/2012 Date of Status: 12/2012 Last Reported: 12/2012	Type: Installment Terms: \$159.10 for 120 Months Monthly Payment: \$40 Responsibility: Individual	Credit Limit/Original Amount: N/A High Balance: \$15,000 Recent Balance: \$15,000 as of 12/2012 Recent Payment: \$0
Credit History Inquiries	manada	
Inquiries Viewed By Others		
We make your credit history available products and services may interest yo	e to current and prospective lenders and emp ou. The section below lists all who have requi ion or the transfer of an account to a collectic	loyers as allowed by law. In addition, your personal data may be available to companies whose ested in the recent past to review your credit history as a result of actions involving you, such on agency, application for insurance, mortgage or loan application, etc. Lenders may view these
KEEPING YOU INSURED		
Address: 583 EDWARD STREET ANYWHE	RE. NY 10000	Date of Request: 08/31/13
		ested in the recent past to review your information. You may not have initiated these requests,

so you may not recognize each source. We offer information about you to those with permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- credit reporting agencies to process a report at your request;
- your existing creditors to monitor your credit activity (date listed may reflect only the most recent request).

NOTES

Address: Date of Request: 03/10/2013 03/0/2013 FLEXPERIAN Date of Request: 18UREAU ROAD ANYTOWN, FL 00000 03/0/2013 KEEPIN VOU INSURED Date of Request: Address: Date of Request: 03/02/2013 01/20/2013 NEED MORE CREDIT? CREDIT CARD COMPANY Address: Post SO ACCIDENT BLVD ANYWHERE, AZ 00000 01/20/2013 NEED MORE CREDIT? CREDIT CARD COMPANY Address: Personal Information The following information is reported to us by you, your fenders, and other sources. As each source may report your personal information differently, there may be variations of your rank address. Social Social Social Social Social Social Your rank address associated with each address. Names: Address: Address: 10.11% Avenue, AgoL 1 Names: Address: ACCIDENT ranks reports the Geographical Code there with each address. Names: Address: ACCIDENT ranks reported to us by you, your fenders, and other sources. As each source and address with each address. SABELLA SIL LANGLY Anywhere, AZ 00000 LUCKY'S RESTAURANT Names: Address identification number: 14965 Your of Residence: Apartment (55) 338-2366 Residential 1 I LANGLY Geographic Code: 0:132574 Zo ES Sippone Numbers: Sign Sida Social Soc	THE DREAM SALES JOB		
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PAGE 1

ISABELLA LANGLEY

Consumer Credit Report xxx-xx-1234 January 5, 2013

& VerityCredit

Isabella Langley's Combined Credit Report

Consumer Information

	Experian	TransUnion	Equifax
Name: Current Address: Previous Address:	Isabella Langley 101 Hopeful Ave, Anywhere, AZ 695 Parent St, Anywhere, AZ	Isabella G. Langley 101 Hopeful Ave, Anywhere, AZ 695 Parent St, Anywhere, AZ	Isabella Langley 101 Hopeful Ave 695 Parent St
Current Employer:	Lucky's Restaurant	Lucky's Restaurant	Jane's Daycare

Consumer Statement

Summary Information

Revolving Accounts	Experian	TransUnion	Equifax
Count	4	5	4
Balance (\$)	8967	8235	8235
Payment (\$)	362	342	342
Current	2	2	2
Delinquent	5	5	5
Derogatory	1	1	1
Unknown	0	0	0
Installation Accounts	Experian	TransUnion	<u>Equifax</u>
Count	4	4	4
Balance (\$)	56296	56195	56195
Payment (\$)	583	583	583
Delinquent	2	2	2
Derogatory	1	1	2

Account History Information

Sam's Electronic World	<u>Experian</u>	TransUnion	<u>Equifax</u>
Account Number:	3624***	3624****	0-3624****
Туре:	Revolving	Revolving Credit	Revolving
Condition:	Open	Open	Open
Responsibility:	Individual	Individual	Individual
Pay Status:	60 days late	Charge Off	30 days late
Date Opened:	02/01/2009	02/2009	02/2009
Date Reported:	10/01/2012	10/2012	10/2012
Balance and Limit:	\$550; \$500	\$545; \$5,000	\$550; \$500
Payment and Terms:	\$22 minimum	\$590 plus fees	\$22 minimum
High Balance:	\$550	\$545	\$550
Past Due:	\$44 plus late fees	\$590	\$22 plus late fees
Remarks:			

NOTES

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	<u>Experian</u>	TransUnion	<u>Equifax</u>
30 Days Late:	0	0	0
60 Days Late:	0	0	0
90 Days Late:	0	0	0

PAGE 3

Understanding and Managing Credit

ISABELLA LANGLEY Consumer Credit Report xxx-xx-1234

January 5, 2013

Remarks:

& VerityCredit

Isabella Langley's Combined Credit Report

epository Institution School oan						Experian TransUnion								nion			<u>Equifax</u>								
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Account	Numb	oer:				65-87	13-**					0-	65-87	13-**					65-8	8713-*	*				
Type:						Install	lment					In	stallm	ent					Insta	allmen	nt				
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Respons	ibility:					Indivi	dual					In	dividu	ıal					Indiv	vidual					
Pay Statu	JS:					Defer	red					De	eferre	d					Defe	Deferred					
Date Op	ened:											10	10/2009						08/2	08/2009					
Date Rep	orted	:				10/01/2012						10	10/2012						10/2012						
Balance	and Lir	nit:				Balance of \$15,000						Ba	Balance of \$14,867						Bala	Balance of \$14,867					
Payment and Terms:												\$1							\$124	4 for 1	20 mc	onths			
High Balance:						\$15,0	00					\$1	4,867	7					\$14,	867					
Past Due:						\$0						\$0)						\$0						
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wo Year	Paym	nent H	listory	y:																					
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Past Due						\$0							50,400 50						\$C					
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ISABELLA LANGLEY

Consumer Credit Report xxx-xx-1234 January 5, 2013

& VerityCredit

Isabella Langley's Combined Credit Report

January 5, 2015				
Main Collection Agency	Experian	TransUnion	Equifax	
Account Number:	000102331***	056-9800***	56-9800***	
Туре:	Installment	Revolving	Revolving	
Condition:	Closed	Open	Open	
Responsibility:	Individual	Individual	Individual	
Pay Status:	Charge-Off	Current	Current	
Date Opened:	08/01/2008	08/2009	09/2009	
Date Reported:	10/01/2012	10/2012	10/2012	
Balance and Limit:	\$550	\$7,685; \$8,000	\$7,685; \$8,000	
Payment and Terms:	\$550 each month	\$320	\$325	
High Balance:	\$1,100	\$9,400	\$9,400	
Past Due:	\$680	\$0	\$0	
Remarks:	Original Creditor: Rent-All A	pts.		

Two Year Payment History:

Experian	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	Мау	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Мау	Jun	Jul	Aug	Sep	Oct
TransUnion	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	Мау	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Мау	Jun	Jul	Aug	Sep	Oct
Equifax	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	Мау	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Мау	Jun	Jul	Aug	Sep	Oct
			2011												2012									

Seven Year Payment History:

	Experian	TransUnion	Equifax
30 Days Late:	0	0	0
60 Days Late:	0	0	0
90 Days Late:	0	0	0
Talk Talk Telephone Service Provider	<u>Experian</u>	TransUnion	Equifax
Account Number:	000050902***	000050902***	50902***
Туре:	Installment	Installment	Installment
Condition:	Open	Open	Open
Responsibility:	Individual	Individual	Individual
Pay Status:	60 days late	30 days late	60 days late
Date Opened:	04/01/2007	04/2007	04/2007
Date Reported:	10/01/2012	10/2012	10/2012
Balance and Limit:	\$0	\$0	\$0
Payment and Terms:	\$114	\$114	\$114
High Balance:	\$362	\$342	\$342
Past Due:	\$228 and fees	\$228	\$228
Remarks:			

PAGE 5

Consumer		кер	ort			2			L'Y	C		un												
xxx-xx-123 January 5,						Isab	oella L	angle	y's Co	mbine	ed Cre	dit Re	port											
Two Year Pa		Histo	rv:																					
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Directions: Use Isabella's Combined Credit Report to answer the following questions and help Isabella improve her credit history.

Identify two accounts that are in good standing. Explain what evidence you found on the credit report to indicate why these are in good standing.

2.

1.

2.

1.

Identify two accounts that are potentially having a negative impact on Isabella's credit score. Identify the supporting evidence you found on the credit report to explain why.

Identify one closed-end credit account.

Identify one open-end credit account.

Review Isabella's inquiry information. Identify one inquiry that would have a potentially negative impact on her credit score and one inquiry that would have no impact on her credit score.

Potentially negative:

No impact:

When comparing Isabella's summary information on page one, each credit reporting agency is reporting slightly different information. Why is that?



1.	
2.	
B. Outline, i	in detail, what Isabella should do to report errors on her credit reports.
C. List 5 stra	ategies that Isabella could use to build credit.
1.	
2.	
2. 3.	
2. 3.	
2. 3. 4.	
2. 3. 4. 5.	
2. 3. 4. 5. D. List 5 str a	ategies that you could use to build credit.
2. 3. 4. 5. D. List 5 stra 1.	

<u>4.</u> <u>5.</u>

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