



What is in my credit report?

Although each credit reporting agency formats and reports this information differently, all credit reports contain basically the same categories of information: Social Security number, date of birth, address, and employment information are used to identify you. These factors are not used in credit scoring. Updates to this information come from information you supply to lenders.

Identifying Information: These are your name, address, Social Security number, date of birth. These factors are not used in credit scoring. Updates to this information come from information you supply to lenders.

Trade Lines: These are your credit accounts. Lenders report on each account you have established with them. They report the type of account (bankcard, auto loan, mortgage, etc.), the date you opened the account, your credit limit or loan amount, the account balance and your payment history.

Credit Inquiries: When you apply for a loan, you authorize your lender to ask for a copy of your credit report. This is how inquiries appear on your credit report. The inquiries section contains a list of everyone who accessed your credit report within the last two years. The report you see lists both "voluntary" inquiries, spurred by your own requests for credit, and "involuntary" inquiries, such as when lenders order your report so as to make you a pre-approved credit offer in the mail.

Public Record and Collection Items: Credit reporting agencies also collect public record information from state and county courts, and information on overdue debt from collection agencies. Public record information includes bankruptcies, foreclosures, suits, wage attachments, liens and judgments.