

How to Read Your Credit File

Identifying Information

Public Record Information

Credit History

Credit Account Information

- 1-Creditor reporting the information.
- 2-Account number reported by the creditor.
- 3-See explanation below.
- 4-Month and year the creditor opened the account.
- 5-Number of months account payment history has been reported.
- 6-Date of last payment, change or occurrence.
- 7-Highest amount charged or the credit limit.
- 8-Number of installments or monthly payment.
- 9-The amount owed as of the date reported.
- 10-The amount past due as of the date reported.
- 11-See explanation below.
- 12-Date of last account update.

Inquiries

Credit Reporting Agency

Please address all future correspondence to:
 Credit Reporting Agency
 P. O. Box 0000
 City, State Zip Code
 (800) 000-0000

SAMPLE CREDIT FILE

Personal Identification Information

Your Name: Social Security #: 000-00-0000
 123 Current Address: Date of Birth: January 21, 1967
 City, State 00000
 Previous Address(es):
 234 Any Rd., Martin, Alaska 00000
 P. O. Box 0000, Hilo, PA 00000

Last Reported Employment: Hospital Administration

Public Record Information

Lien filed 02/95; Big CTY; Case or other ID number-00000; amount-\$27045; Class-state; Released 07/95; Verified 02/95.
 Bankruptcy filed 10/94; Any District Ct; Case or other ID number-000AB00; Liabilities-\$13072; Personal; Individual; Discharged; Assets-\$790

Collection Agency Account Information

Any Collection Agency (800) 000-0000
 Collection Reported 07/99; Assigned 09/99 to Any Collection Agency (800) 000-0000 Client - ABC Hospital; Amount-\$878; Paid collection account.

Credit Account Information

Company Name	Account Number	Whose Acct	Date Opened	Months Review	Date of Last Activity	High Credit	Terms	Items as of Date Reported			Date Rptd.
								Balance	Past Due	Status	
1	2	3	4	5	6	7	8	9	10	11	12
Bank	1234	I	04/98	24	4/01	\$750		\$0		11	3/01
Store	5678	J	12/00	36	12/01	\$1000		\$0		R1	1/01
Auto	9101	I	5/97	48	12/00	\$2400	\$50	\$300	\$200	15	4/01

Previous Payment History: 3 Times 30 days late; 4 Times 60 days late

Companies that Requested your Credit File

08/06/00 Bureau Disclosure 12/27/01 Department Store
 03/01/01 Bankcard 01/23/01 Bankcard

Whose Account:

Indicates who is responsible for the account and the type of participation you have with the account.

- J = Joint
- I = Individual
- U = Undesignated
- A = Authorized User
- T = Terminated
- M = Maker
- C = Co-Maker/Co-Signer
- B = On behalf of another person
- S = Shared

Status:

Type of Account

- O = Open (entire balance due each month)
- R = Revolving (payment amount variable)
- I = Installment (fixed number of payments)

Timeliness of Payment

- 0 = Approved not used; too new to rate
- 1 = Paid as agreed
- 2 = 30+ days past due
- 3 = 60+ days past due
- 4 = 90+ days past due
- 5 = Pays or paid 120+ days past the due date; or collection account
- 7 = Making regular payments under wage earner plan or similar arrangement
- 8 = Repossession
- 9 = Charged off to bad debt