

# EQUIFAX 3 in 1 Sample Credit Report

## Personal Information

### Registration Information

**Name:** Stephen X. Smith  
**Address:** 123 Main Street, Anywhere, VA 12345  
**Social Security Number:** 022-22-2222

### Identification Information

	Equifax	Experian	TransUnion
	Reported	Reported	Reported
<b>Name:</b>	JOHN Q PUBLIC	JOHN Q PUBLIC	JOHN Q PUBLIC
<b>Social Security Number:</b>	022-22-2222	022-22-2222	022-22-2222
<b>Age or Date of Birth:</b>	03/1958	03/1958	03/1958

### Address Information

	Equifax	Experian	TransUnion
	Reported	Reported	Reported
<b>Address:</b>	123 MAIN ST ANYWHERE, VA 22222	123 MAIN ST ANYWHERE, VA 22222	123 MAIN ST ANYWHERE, VA 22222
<b>Date Reported:</b>	03/1999	01/2002	10/1999
	Reported	Reported	Reported
<b>Address:</b>	321 EXIT ST SOMEWHERE, VA 22222	321 EXIT ST SOMEWHERE, VA 22222	321 EXIT ST SOMEWHERE, VA 22222
<b>Date Reported:</b>	11/1998	12/2001	09/1999

### Employment Information

	Equifax	Experian	TransUnion
	Reported	Reported	Not Reported
<b>Employer:</b>	ABC CORP	ABC CORP	
<b>Address:</b>			
<b>Date Reported:</b>	02/2001	02/2001	

## Account Information

### American Express

	Equifax	Experian	TransUnion
	Reported	Reported	Reported
<b>Account Type:</b>	REVOLVING	REVOLVING	REVOLVING
<b>Account Number:</b>	00726	00726	00726
<b>Payment Responsibility:</b>	Individual	Individual	Individual
<b>Date Opened:</b>	03/1991	03/1991	03/1991
<b>Balance Date:</b>	04/2002	04/2002	04/2002
<b>Balance Amount:</b>	\$704	\$704	\$704
<b>Monthly Payment:</b>	\$21	\$21	\$21
<b>Credit Limit:</b>	\$704	\$6416	\$704
<b>High Balance:</b>			
<b>Account Status:</b>	AS AGREED	CURR ACCT	Paid as agreed
<b>Past Due Amount:</b>	\$0	\$0	\$0
<b>Comments:</b>	Charge	Charge	Charge

## Account Information

### Bank of America

	Equifax	Experian	TransUnion
	Reported	Reported	Reported
Account Type:	INSTALLMENT	INSTALLMENT	INSTALLMENT
Account Number:	001330	001330	001330
Payment Responsibility:	Joint	Joint	Joint
Date Opened:	12/1999	12/1999	12/1999
Balance Date:	05/2002	05/2002	05/2002
Balance Amount:	\$351000	\$351000	\$351000
Monthly Payment:	\$2972	\$2972	\$2972
Credit Limit:	\$450000	\$450000	\$450000
High Balance:			
Account Status:	AS AGREED	CURR ACCT	Paid as agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	Closed Account		Closed Account

## Inquiries

### Equifax

Name of Company	Date of Inquiry	Type of Business
Duke Electric	11/17/01	Unknown - Credit Extension, Review, or Collection
CAPONEBANK	05/21/00	
CITIFINANCE	05/21/00	Unknown - Credit Extension, Review, or Collection

### Experian

Name of Company	Date of Inquiry	Type of Business
Duke Electric	11/17/01	Unknown - Credit Extension, Review, or Collection
BANK OF AMERICA	02/15/01	Unknown - Credit Extension, Review, or Collection

### TransUnion

Name of Company	Date of Inquiry	Type of Business
Ford Credit	04/17/02	Unknown - Credit Extension, Review, or Collection
BANK OF AMERICA	02/15/01	Unknown - Credit Extension, Review, or Collection
CINGU-WAS	02/02/01	

## Collections

### Texas GTE

	Equifax	Experian	TransUnion
	Reported	Reported	Reported
Collector:	TEXAS GTE	TEXAS GTE	TEXAS GTE
Account Number:	75930260	75930260	75930260
Date Opened:	06/1995	06/1995	06/1995
Balance Date:	09/2000	09/2000	09/2000
Balance Amount:	0	0	0
Date of Status:	09/2000	09/2000	09/2000
Status:	PAID	PAID	PAID

## Collections

### Sears Credit

	Equifax	Experian	TransUnion
	Reported	Reported	Reported
Collector:	SEARS CREDIT	SEARS CREDIT	SEARS CREDIT
Account Number:	12812398912	12812398912	12812398912
Date Opened:	04/1994	04/1994	04/1994
Balance Date:	10/1999	11/1999	11/1999
Balance Amount:	0	0	0
Date of Status:	10/1999	10/1999	10/1999
Status:	PAID	PAID	PAID

## Public Records

### Equifax

Court	Plaintiff	Docket Number	Filing Date	Balance Amount	Account Status	Type
PIERCE COUNTY CT OF WA			07/1998	\$136767	Appealed	Tax Lien Federal
GUIN COUNTY CT OF WA			09/1999	\$240562	Appealed	Tax Lien Federal

### Equifax

Court	Plaintiff	Docket Number	Filing Date	Balance Amount	Account Status	Type
PIERCE COUNTY CT OF WA			07/1998	\$136767	Appealed	Tax Lien Federal

### TransUnion

You have no Public Records on file.

## Consumer Statement

### Equifax

MY IDENTITY WAS STOLEN. THE PAST DUE ACCOUNTS ARE NOT MINE. I AM CURRENTLY DISPUTING THESE ITEMS.

### Experian

You have no Consumer Statement on file.

### TransUnion

You have no Consumer Statement on file.

## Disputes

### Equifax

#### Online

You may initiate a dispute online for the following information:

- Credit accounts
- Former address information may only be deleted as requested
- Collection accounts
- Judgments
- Liens
- Garnishments
- Bankruptcies

You will need your **Confirmation Number: 091269041704**(example). [Click here](#) to begin an online investigation of information found in your file.

#### By Mail

Write to Equifax Information Services at P.O. Box 740256, Atlanta, GA 30374-0256

If you would like to dispute or change your **name or date of birth**, you will need to send a copy of your driver's license reflecting this change. If you would like to dispute or change your **current address**, you will need to send a copy of your Driver's License or a utility bill reflecting this change.

If you would like to dispute your **Social Security number**, you will need to send a copy of your Social Security card or a W-2 form.

You will need your **Confirmation Number: 091269041704**(example)

Different states have different [Disclosure](#) requirements when delivering credit information. Please also see [Federal Disclosure](#) requirements.

#### By Phone

Call our Dispute Phone Number: **(Rotating Dispute Phone Number)** to speak to one of our Customer Service Representatives. You will need your **Confirmation Number: 091269041704**(example)

### Experian

#### By Phone

Call this Dispute Phone Number: **(Dispute Phone Number)** to speak to a Customer Service Representative. No confirmation number is required.

### TransUnion

#### Online

[Click here](#) to begin an online investigation of information found in your file. No confirmation number is required.

#### By Mail

Write to TransUnion at P.O. Box 2000, Chester, PA 19022. No confirmation number is required.

## Ten Tips for Raising Your Credit Score

1. Order a copy of your credit reports and scores from all three Credit Reporting Agencies (CRAs) at least yearly.
2. Understand your credit reports and scores.
3. Challenge incorrect information. Visit the three major CRA websites for help.
4. Pay your bills on time to establish a good payment history. A poor payment history can have a negative impact on your credit score.
5. Keep your balances low on revolving (credit card) debt.
6. Don't open new accounts to improve your credit mix--it probably won't raise your score.
7. Pay down debt instead of moving it to lower rate credit cards. Debt takes time to accumulate and pay off—be patient.
8. Beware of closing accounts that change your credit-owed to credit-limit ratio to higher than 25 percent.
9. Understand factors that may negatively affect your credit score:
  - late or missed payments
  - maxed-out credit cards
  - short credit history (young people, immigrants, or widows with little credit in their name)
  - many recent credit applications (except mortgage or auto loan applications)
  - the wrong mix of credit (balance installment and revolving debt--secured credit cards)
10. Don't trust someone else to raise your credit score or pay attention to these details. Pay your bills on time, and watch your credit score improve.

The following resources can help you learn more about credit reports and scores:

Equifax – [www.equifax.com](http://www.equifax.com)

Experian – [www.experian.com](http://www.experian.com)

TransUnion – [www.transunion.com](http://www.transunion.com)

myFICO – [www.myfico.com](http://www.myfico.com)

## Your Credit Rights

### Key Rights Contained in the Fair Credit Reporting Act (FCRA)

The Fair Credit Reporting Act (FCRA) is a federal law that regulates how credit reporting agencies use your information. Enacted in 1970 and substantially amended in the late 1990s, the FCRA restricts who has access to your sensitive credit information and how that information can be used. Equifax, one of the three major credit reporting agencies, has also adopted voluntary guidelines to enhance their consumer services.

#### Summary of Key Rights

The FCRA is a complex piece of legislation and contains numerous provisions not discussed on this page. Below are several important features of how the FCRA is designed to help consumers (for the complete text, visit the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov)). The FCRA protects you by ensuring that credit reporting agencies:

**Disclose your credit report to you upon request.** Credit reporting agencies must give you the information in your file if you ask for it and provide the agency with proper identification.

**Limit access to your information.** A credit reporting agency may not provide your credit report to any party that lacks a permissible purpose, such as the evaluation of an application for a loan, credit, service, or employment. Permissible purposes also include several business and legal uses. For details, visit [www.ftc.gov](http://www.ftc.gov).

**Get your consent before providing your information to an employer.** An agency may not give your credit information to an employer or potential employer unless you first give that employer written permission to request your credit.

**Investigate disputed information.** If you tell a credit reporting agency that your file contains inaccurate information, the agency must promptly investigate the matter with the source that provided the information. If the investigation fails to resolve the dispute, you may add a statement explaining the matter to your credit file.

**Correct or delete inaccurate information.** A credit reporting agency must correct or, as the case may be, delete from your credit file the information that is found to be inaccurate or can no longer be verified from your credit file.

**Delete outdated information.** In general, negative information that is more than 7 years old (10 years for bankruptcies) must be removed from your file.

**Remove your name from marketing lists upon request.** Creditors and insurers may share information in your credit file with marketers who send you unsolicited offers. To request that the three credit reporting agencies not share your information with marketers, call 888-567-8688.

Source: *EquiFax*

