

## **Find out what your credit rating is**

### What is Your Credit Rating?

Anyone who has ever had a bank account, a mortgage, a credit card, a car loan, an account with a retail store etc. will almost definitely have a credit rating.

Most information in your credit rating comes from companies you have credit with such as the banks, department stores, finance companies etc. as well as from certain public records such as lawsuits, tax liens, judgements and bankruptcies.

If you have been denied credit, insurance, a job or rental dwelling opportunity because of information contained in your credit report, you are entitled to a complimentary copy of your report within 60 days. If after checking you believe the information to be incorrect you may file a brief statement explaining why. Inaccurate information on your credit may be removed but no one can have accurate, current or verifiable information removed from your record.

Credit reports are usually divided into five sections: Your credit history-Who your history has been reviewed by-Information you have given to the Credit information company- Specific Identification information on you -Explanatory notes and comments.

Different States have different conditions and it is important that you check with your circumstances especially in California, Colorado, Connecticut, Maryland, Massachusetts and Washington.

Two leading Consumer Credit Companies are: Experian 800-422-4279 and Equifax 800-685-1111