

What is a Credit Report

If you've ever applied for a credit card, a personal loan, or insurance, there's a file about you. This file is known as your credit report. It includes information on where you live, how you pay your bills, whether you've been sued or arrested, or have filed for bankruptcy. Consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses with a legitimate need for it. They use the information to evaluate your applications for credit, insurance, employment, or a lease.

For more information about credit reports, please visit the Federal Trade Commission's Website here: <https://www.consumer.ftc.gov/articles/free-credit-reports>.

Last updated on November 09, 2021.

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