

Title:

Credit Card Reports Questions And Answers

Word Count:

738

Summary:

If you plan to get a credit card or if you already have a credit card, you need to know the la

Keywords:

consumer, reporting, consumer reporting, companies, reporting companies, consumer reporting co

Article Body:

The Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of informati

Here are some questions consumers have asked the FTC about consumer reports and consumer repor

Q. Do I have a right to know what's in my report?

A. You have the right to know what's in your report, but you have to ask for the information.

Q. What type of information do consumer reporting companies collect and sell?

A. Consumer reporting companies collect and sell four basic types of information:

- \* Identification and employment information: Your name, birth date, Social Security number
- \* Payment history: Your accounts with different creditors are listed, showing how much cre
- \* Inquiries: Consumer reporting companies must maintain a record of all creditors who have
- \* Public record information: Events that are a matter of public record, such as bankruptci

Q. Is there a charge for my report?

A. Under the Free File Disclosure Rule of the Fair and Accurate Credit Transactions Act (FACT

Q: How do I order my free report?

A: The three nationwide consumer reporting companies are using one website, one toll-free tele

Q: What information do I have to provide to get my free report?

A: You need to provide your name, address, Social Security number, and date of birth. If you h

Q: Are there other situations where I might be eligible for a free report?

A: Under federal law, you're entitled to a free report if a company takes adverse action again

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