

WHO'S CHECKING YOUR CREDIT?

Consumers underestimate the impact of credit scores – and a significant number don't even know that credit scores are used by non-creditors.

ONLY HALF OF CONSUMERS KNOW WHEN LENDERS ARE REQUIRED TO INFORM BORROWERS OF THEIR USE OF CREDIT SCORES:



1) AFTER A MORTGAGE APPLICATION

2) WHEN NOT RECEIVING THE BEST TERMS ON A LOAN

3) WHENEVER A CONSUMER IS DENIED A LOAN

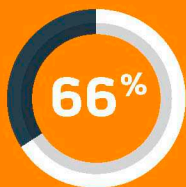
NOT ALL CONSUMERS KNOW WHICH COMPANIES LOOK AT CREDIT SCORES:



know that electric utilities may use credit scores



are aware that cell phone companies look at credit scores



know that credit scores may be used by home insurers



know that landlords check credit scores