

husband had a credit card in his name, but the wife was an authorized user, that credit card should be included in both credit records, not just the husband's. If it is not, and if that account has a good history, the wife should send a written dispute letter to the credit bureau, asking that it be added to her credit record.



How can I build up my credit record?

TO BUILD UP your credit record, pay all your debts on time and avoid getting overextended. If you get new credit, start small and avoid high-cost credit such as payday loans, rent-to-own stores, credit cards with high interest rates, and used car dealers that charge high rates for low-quality cars. Opening a small account with a local department store is often a good first step.

If you have paid your rent, utility bills, medical bills, or other bills on time, but they do not appear on your credit report, you can submit that information yourself when you apply for credit. You can also submit it to a new national credit bureau known as Pay Rent, Build Credit, www.payrentbuildcredit.com, which helps apartment renters build credit with rental payments.



Can a "credit repair" agency help me?

AVOID CREDIT REPAIR companies. They rarely do anything that you cannot do yourself. Many use illegal tactics that may involve you in fraud.

Remember The law often changes. Each case is different. This brochure is meant to give you general information, not specific legal advice, and may not reflect changes in the law that occur after it was written.



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WHAT DOMESTIC VIOLENCE SURVIVORS SHOULD KNOW About Credit Reports



Why is my credit record important?

BUILDING OR KEEPING a good credit record is important for your long-term financial future. If you want to buy a car or home, buy other things on credit, or get a credit card, the creditor will probably check your credit record to decide whether to do business with you and how much to charge. Even some landlords may check your credit record before agreeing to rent you an apartment.

While your credit record is important, worries about it should not influence your decision about getting help and ending an abusive relationship. Federal laws protect you against misuse of your credit record and require most negative items to be removed after seven years. Even after just a year or two, most creditors give less weight to negative items on your credit record. Once your personal situation stabilizes, you can start building a good credit record.



How can I find out what's in my credit record?

THERE ARE THREE major nationwide credit reporting agencies (credit bureaus): Experian, Equifax, and TransUnion. As of September 1, 2005, you can get one free copy of your credit report per year, through a centralized source, from each of these three agencies. The best way to get your free credit report is to:

- Call 877-322-8228 (toll free), or
- Order it online from www.annualcreditreport.com. (Make sure you are working at a private, secure computer and that others will not be able to access your information. Go to the website yourself; do not click on a link in an email sent to you.)

You can get your free credit report from all three nationwide credit bureaus at once or one by one throughout the year.

You can also get your credit report directly from the credit bureaus, but in most circumstances you have to pay about \$9 for it. (It may be free if you were denied credit within the past 90 days, you are unemployed and looking for a job, you receive public assistance, you believe your credit report is inaccurate because of fraud, or you are a victim of identity theft). If you order your credit report from a credit bureau's website, be careful not to sign up for products or services you don't want. For a fee, the credit bureaus will also give you your credit score (a number, usually between 350 and 850, that summarizes your creditworthiness). To order your credit report directly from Equifax, contact www.equifax.com or 1 (800) 685-1111; from Experian, contact www.experian.com or 1 (888) 397-3742; and from TransUnion, contact www.transunion.com or 1 (800) 888-4213.



Can the abuser get my credit report?

NO. ONLY YOU, or someone with a legitimate business or governmental purpose, can get your credit report. If you think the abuser has gotten your credit report without your permission, contact an attorney.



What should I do if there are errors in my credit record?

IF THERE ARE errors in your credit report, the first step is to send a written dispute letter to each credit bureau that has reported the incorrect information. Give identifying information about yourself, explain exactly what is incorrect and why, ask the credit bureau to reinvestigate the entry, and state whether the entry should be corrected in some way or deleted entirely. Attach supporting documentation if available. By law, the credit bureau must reinvesti-

gate the entry, correct any wrong information, and, in most circumstances, report the results of the reinvestigation to you within thirty days.

If the credit bureau agrees to correct the error, you should check your credit report every couple of months to make sure the incorrect information does not reappear.

If the credit bureau refuses to correct the information, or the information keeps reappearing, contact a lawyer who handles consumer protection cases.



Can my abuser's bad credit history be used against me?

YOUR CREDIT RECORD can include the abuser's debts if you agreed to be responsible for them. For example, if you co-signed for a car loan for the abuser, it can appear on your credit record. But debts that are solely the responsibility of the abuser should not appear on your credit record.

When you apply for credit, the creditor cannot get credit report information about the abuser and use it against you. The only exceptions are if you are applying for credit jointly with the abuser or you will be relying on the abuser's income to repay the credit.

You have the right to apply for credit in your own name even if you are or were married to the abuser. If you apply for credit in your own name, in most cases federal law prohibits the creditor from reviewing your spouse's or ex-spouse's credit history.



If my abuser has a good credit history, can it be included in my credit record?

IF YOUR ABUSER is your spouse or ex-spouse and has a good credit history, the federal Equal Credit Opportunity Act may help you. It prohibits creditors from giving credit bureaus information about just one spouse, when the other spouse used the account or was a co-signer. For example, if a