



# HOW TO READ YOUR Equifax Credit Report

## YOUR CREDIT REPORT SUMMARY

### CREDIT SCORE



Your credit score is a number that represents your risk profile as a borrower. The higher the number, the lower the risk for lenders providing you with credit.

### CREDIT RATING



Your rating is a rank of your credit score and is based on the five credit score brackets as seen in the Legend.

### CONTRIBUTING FACTORS



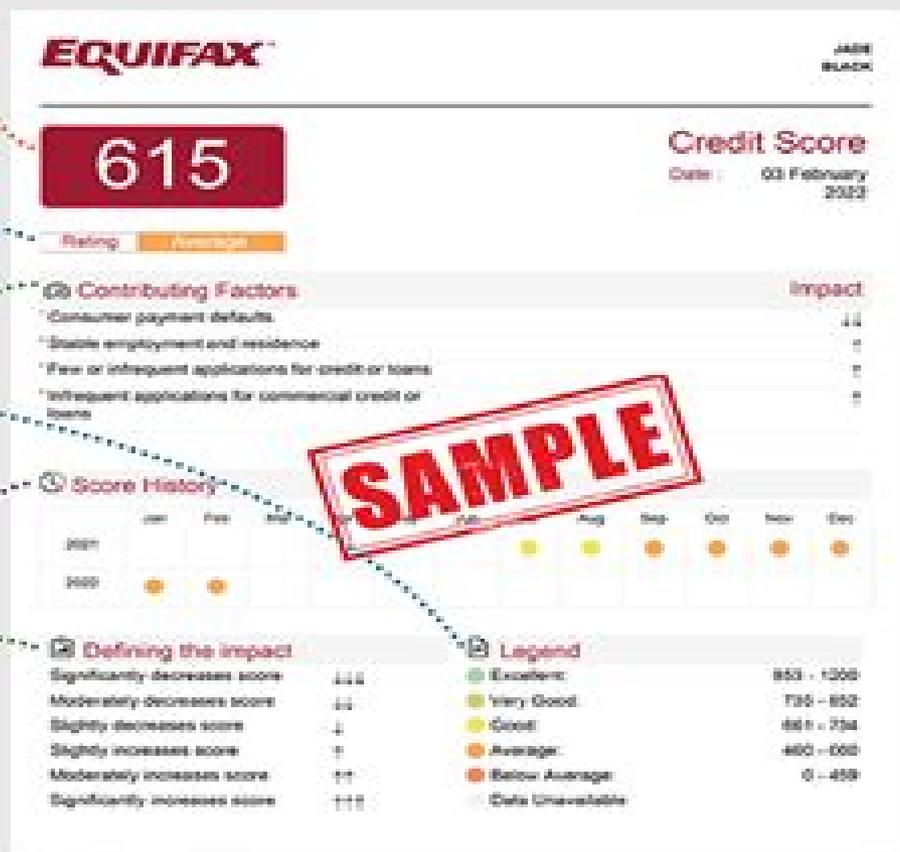
The Contributing Factors (also known as Key Contributing Factors or KCFs) show what has influenced your score. A KCF with an upwards arrow improves your score and a KCF with a downwards arrow brings your score down.

The more arrows included under 'Impact', the greater the influence of that factor on your score.

### SCORE HISTORY



Score history shows your monthly credit score rating in coloured dots so you can visually track any changes to your credit rank each month. The colours of these dots represent where you stand in the five credit brackets as seen in the Legend.



Information on the shown sample credit report will only be available to Equifax Protect subscribers that have subscribed to Equifax Protect products with Monthly Equifax Credit Score and Equifax Score Tracker product features.

# How To Read Equifax Commercial Credit Report

**Nancy Compton**



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four million who have filed for bankruptcy in the past five years and those whose credit has been damaged by money troubles The Credit Repair Kit offers the information needed to correct and rebuild credit histories *Is Technology-Enhanced Credit Counseling as Effective as In-Person Delivery?* John M. Barron,2011-05 **Forms and Procedures Under the Uniform Commercial Code** Frederick M. Hart,William F. Willier,1963 **The Standard and Poor's 500 Guide** Standard & Poor's,2005-12 Text and statistical data on 500 individual companies **Domestic and International Data Protection Issues** United States. Congress. House. Committee on Government Operations. Government Information, Justice, and Agriculture Subcommittee,1992 **Standard and Poors 500 Guide 2013** Standard & Poor's,2012-12-21 The most up to date and accurate market intelligence for superior investment decisions from the world s premier financial index Standard Poor s 500 Guide 2013 Edition contains hard to find data and analysis on the bluest of blue chip stocks from Abbot Labs and GE to Microsoft and Yahoo Comprehensive and fully updated information from year to year stock values to overall company performance make this the only resource you need to optimize your investment performance Standard Poor s provides the respected Standard Poor s ratings and stock rankings advisory services data guides and several closely watched and widely reported gauges of stock market activity [Kiplinger's Personal Finance](#) ,1990-03 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

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