



# EQUIFAX 101 TRAINING

## "How to Read an Automotive Customer's Credit Report"



# Important legal note

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# Agenda

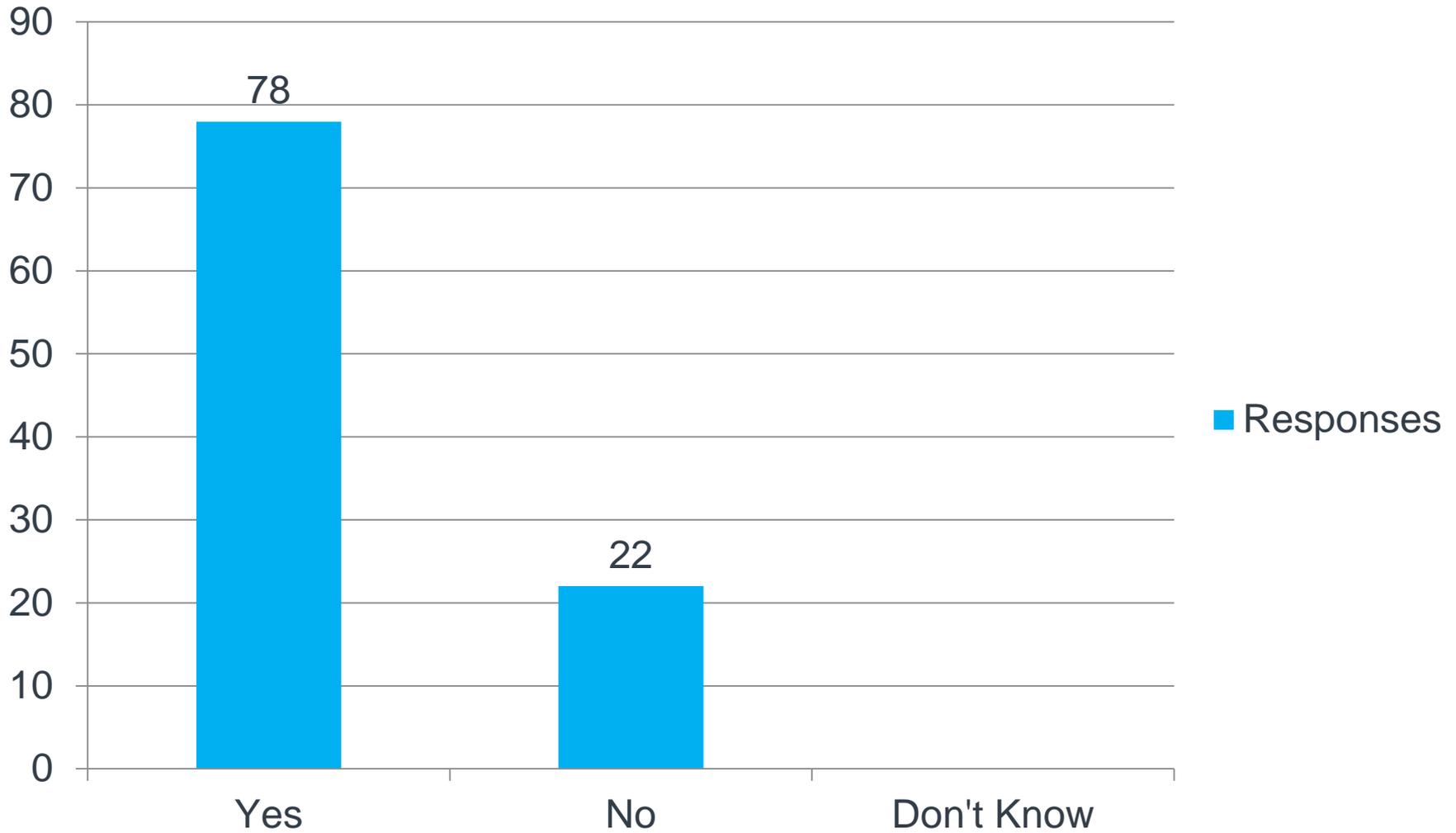
- › Word on the Street
- › The Credit Process: Governing Rules and Regulations
- › Equifax Credit Database
- › How to read an Equifax consumer credit report
- › Question & Answers

# WORD ON THE STREET

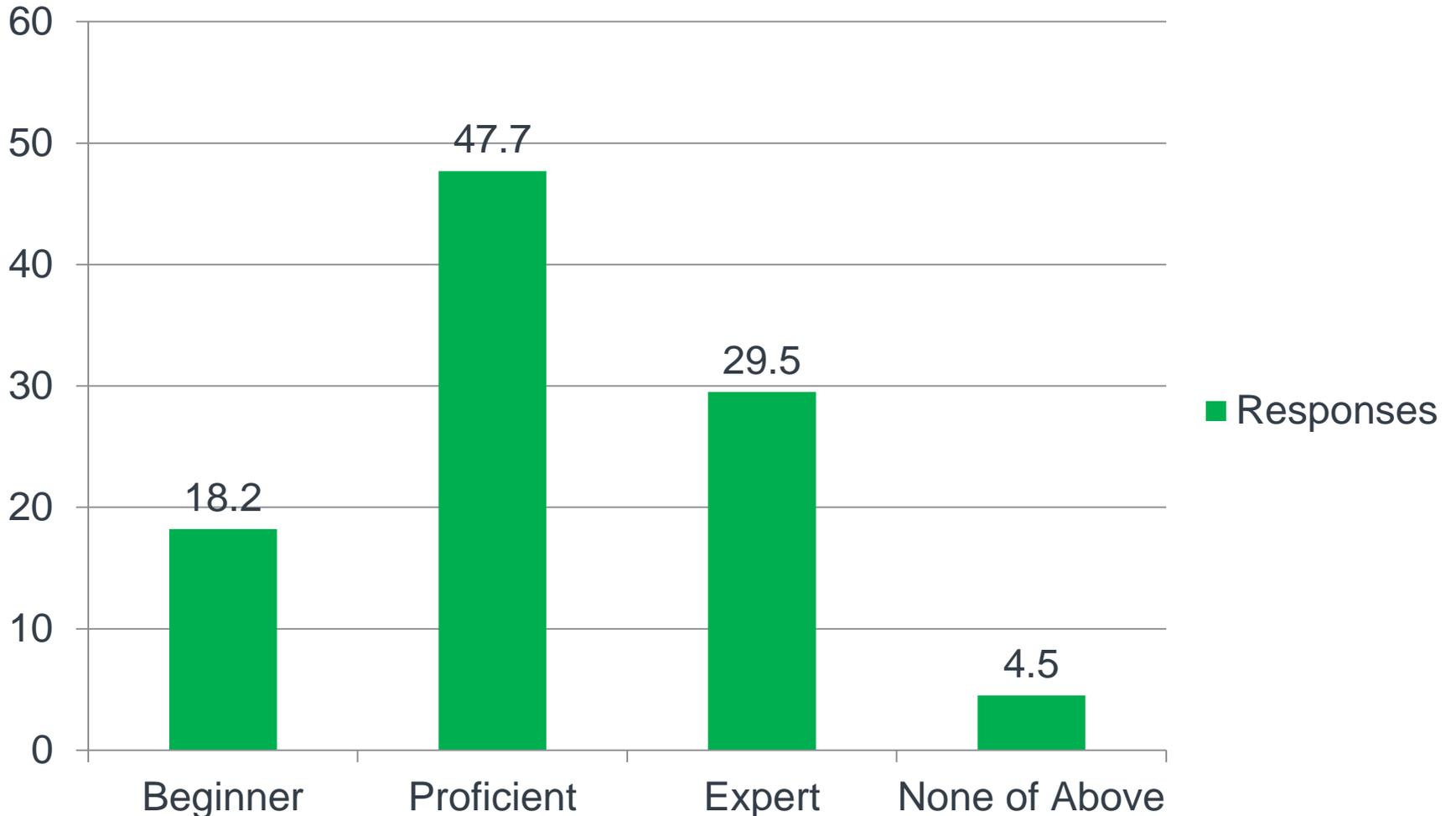
## NABD & Equifax Joint Survey



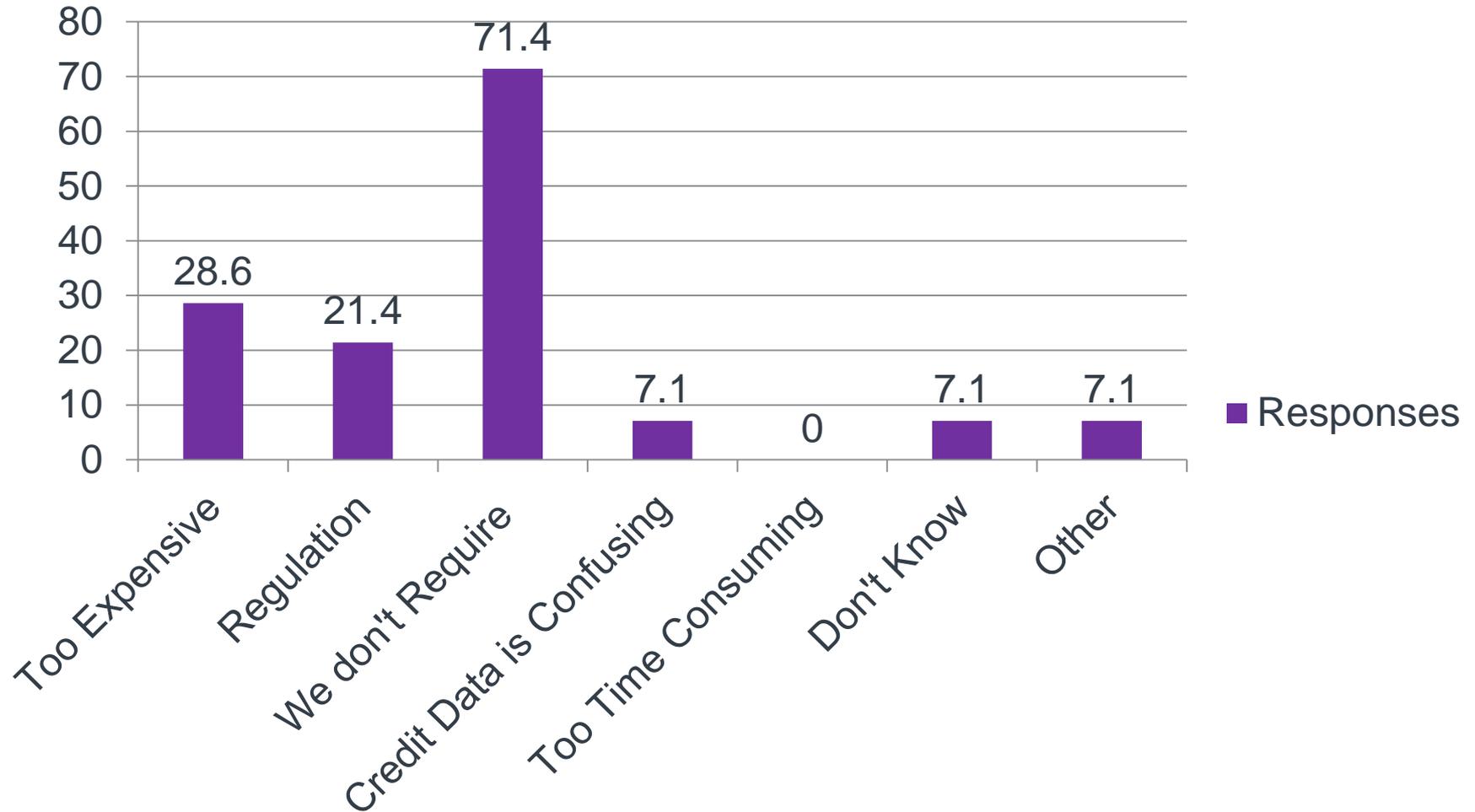
# Does your Dealership Pull a Credit Report



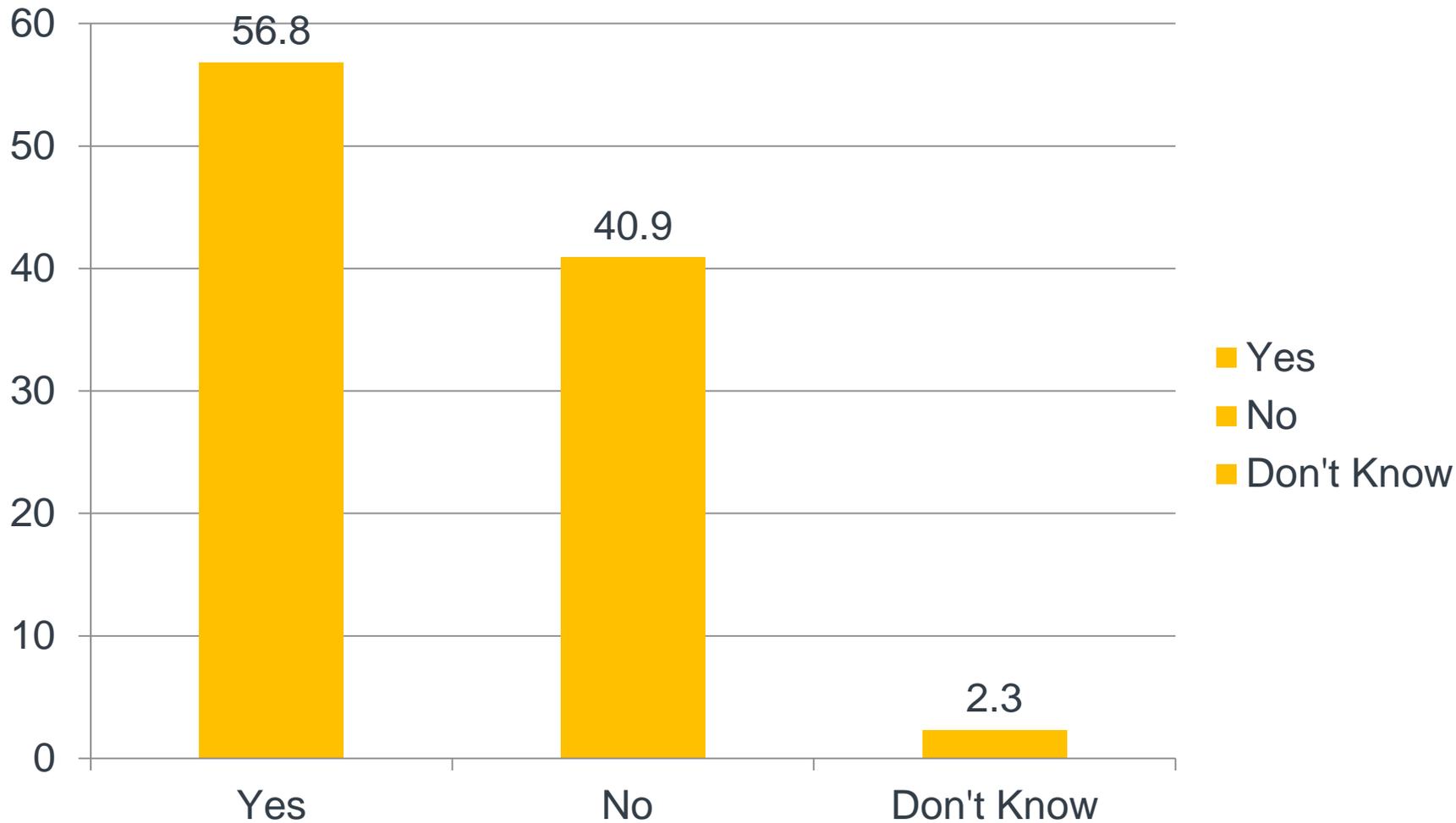
# Ability to use information provided by a Credit Report



# Reasons for not using Credit Reports



# Reporting Customer Payment History



# THE CREDIT PROCESS

## Governing Rules and Regulations



# Primary Governing Bodies

## Consumer Financial Protection Bureau



- › Current primary regulator of CRAs and Creditors
- › Focuses: data quality, deceptive practices, discrimination, outdated regulations, enforcement of consumer protection laws

## Federal Trade Commission



- › Former primary regulator of CRAs – most authority transferred to CFPB in mid-2010 under the Dodd-Frank Wall Street Reform and Consumer Protection Act

## Consumer Data Industry Association



- › Trade Association representing CRAs to federal and state legislators and media
- › Sets industry reporting guidelines, and educates members

# Primary Governing Regulations

- › Fair Credit Reporting Act (FCRA)
- › Fair and Accurate Credit Transactions Act (FACTA)
- › Gramm-Leach-Bliley Act (GLB)
- › Equal Credit Opportunity Act (ECOA)
- › Various state legislation

# Fair Credit Reporting Act (FCRA)

Regulates how Creditors and CRAs use Consumer credit information

## › Requires that Creditors:

- Have “permissible purpose” in order to obtain a consumer credit report
- Ensure the accuracy and integrity of consumer credit data provided to CRAs
- Notify consumers when “adverse action” is taken based on their credit report data

## › Requires that CRAs:

- Provide consumers with information about them in the CRA’s files
- Take steps to verify the accuracy of information disputed by a consumer
- Manage how long negative information can stay on a consumer file

# Fair and Accurate Credit Transactions Act (FACTA)

Helps Consumers protect themselves from or respond to identity theft

- › Allows identity theft victims or certain at-risk populations to require a CRA to mark their credit file or block impacted information
  - Fraud alert: effective for 90 days at a time, this may be extended for up to seven years
  - Active duty alert: allows military personnel to place a notation on their credit file to minimize the risk of fraud
- › Enables Consumers to receive a free credit report annually
- › Prohibits use of medical data for obtaining credit

# Gramm-Leach-Bliley Act (GLB)

Protects Consumers' personal financial information held by financial institutions

- › Data must be safeguarded:
  - Against unauthorized access
  - From physical damage
- › Requires annual disclosure of privacy policy
- › Must provide Consumers the opportunity to opt out of most instances of data sharing with non-affiliated entities

# Equal Credit Opportunity Act (ECOA)

Protects Consumers from various forms of credit discrimination

## › Creditors must not:

- Discriminate based on race, sex, age, national origin, marital status, or public assistance
- Inquire about marital status, except if the credit applied for is secured by property
- Ask a Consumer about their plans to have children
- Exclude any reliable sources of income from a credit application

## › Creditors must:

- Communicate their decision on a credit application within 30 days
- Provide a specific reason for any adverse action taken

# State legislation

Various forms of state legislation that is designed to protect Consumers

## › Security Freezes

- Prevent files from being shared with potential Creditors until Consumer makes a formal request with the CRA
- A freeze can be lifted temporarily or permanently by Consumer

## › Consumer Match

- Matching elements may be restricted by the states, an example being the use of a Consumer's Social Security Number (SSN) in Rhode Island

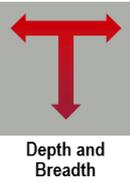
## › Purge Rules

- Some states (New York and California, for example) require data to be removed from credit files sooner than in federal regulations

# EQUIFAX CREDIT DATABASE

Facilitating the credit process for the benefit of consumers and creditors





# Tradelines

Credit accounts that are reported by Creditors and other data furnishers

## › Content

- Account details such as Creditor name, date opened, credit limit, loan amount, balance, payment terms and history

## › Retention on file

- If Paid As Agreed, up to 10 years from date reported
- If Not Paid As Agreed, up to 7 years from date of first delinquency (including accounts charged off or placed with collection agencies)

# Collection Items

Credit accounts placed with and reported by 3rd party collection agencies

## › Content

- Account details such as Creditor and agency names, date assigned to the agency, collection amount, balance, and account number
- FACTA requires masking of medical Creditor names

## › Retention on file

- Up to 7 years from date of first delinquency
- New York exception: up to 5 years from date of first delinquency on paid collection items

# Public Records

## Bankruptcies, tax liens, and judgments recorded by courthouses

### › Content

- Account details such as court number, filing date, case number, amount (if applicable), defendant / plaintiff, and outcome

### › Retention on file

- Bankruptcies: most types up to 10 years from date filed
- Unpaid tax liens: up to 10 years from date filed
- Paid tax liens: up to 7 years from release date or up to 10 years from date filed, whichever is earlier
- Judgments: up to 7 years from date filed
  - **New York:** Satisfied judgments up to 5 years from date filed

# Hard Inquiries

Record of a Consumer-initiated transaction reported by a Creditor

## › Content

- Creditor name and identification number, date initiated

## › Retention on file

- Included on a consumer report for up to 24 months

## › Usage

- Visible to other Creditors on consumer report
- Generally included as inputs to models

# Soft Inquiries

Record of a Creditor-initiated transaction reported by a Creditor

## › Content

- Creditor name and identification number, date initiated

## › Retention on file

- Included on a consumer report for 12 months

## › Usage

- Only disclosed to the Consumer
- Not included as inputs to models

## › Types

- AM or AR: Monitoring of an existing account
- EMPL: Employment-related inquiry
- PRM: Promotional, often a direct mail offer of credit

# Freshness of data

Rely on us for daily updates from multiple sources

- › Entire consumer database refreshed daily
- › *Tripled* the number of same-day updates since 2010



Data as of August 2013

# EQUIFAX CONSUMER REPORT

How to read an Equifax consumer credit report



# Equifax Consumer Reports: What's In?

## **Personal information**

Name, address, Social Security number, date of birth, telephone number, employment history as available

## **Tradelines**

Account details such as open date, credit limit, loan amount, balance, payment terms and history

## **Inquiries**

Record of who procured the consumer report

## **Public records and collections**

Tax liens, bankruptcies, judgments, items being handled by a collection agency

## **Scores and Models**

Products purchased to provide additional insights into the content of the consumer report

# Equifax Consumer Reports: What's Out?

- › Gender, ethnicity, religion or political affiliation
- › Medical history
- › Criminal records
- › Actual items purchased by credit card
- › Checking or savings account data
- › Motor vehicle records

# EQUIFAX CONSUMER REPORT



# Sample Consumer Report

THIS FORM PRODUCED BY EQUIFAX

\*\*\*\*\*

## IDENTITY SCAN WARNING:

\*\* FRAUD VICTIM ALERT PRESENT IN DATABASE

\*\* INQUIRY ADDRESS IS UNVERIFIABLE

\*\*\*\*\*

## COMPLIANCE DATA CENTER, INC.

\* NO MATCH FOUND IN CDC'S OFAC DATABASE\*

END OF REPORT, COMPLIANCE DATA CENTER, INC.

\*\*\*\*\*

VANTAGESCORE SCORE: 501

REASON CODES: BF/ TS/ RT/ TQ/Y

## NARRATIVES:

TOO MANY BANKCARD ACCOUNTS WITH HIGH UTILIZATION

TIME SINCE OLDEST ACCOUNT OPENED IS TOO RECENT

OPEN REVOLVING ACCOUNTS BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH

OPEN ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH

NUMBER OF INQUIRIES IMPACTED THE SCORE BUT NOT SIGNIFICANTLY

RBP – 019% - 501-900

\*\*\*\*\*

## Fraud or Other Products

Options include Identity Scan and OFAC alerts from Compliance Data Center, Inc.

- Provides messages to Creditor about Consumer

## Scores (up to 20 returned)

Alternatives include VantageScore<sup>®</sup>, Bankruptcy Navigator Index<sup>®</sup>, Equifax Risk Score, and third-party scores from companies like Fair Isaac

- Required by FACTA
- Often alphanumeric codes and descriptions
- Provides reasons for the score received by the Consumer

# Sample Consumer Report

\* EXTENDED FRAUD VICTIM

\* ACTIVE MILITARY

\*ADDRESS DISCREPANCY – NO SUBSTANTIAL DIFFERENCE OCCURRED

\*\*\*\*\*

\*001 Equifax Information Services

P O BOX 740241 ATLANTA GA 30374-0241 800 / 685-1111

\*CONSUMER, JOHN, Q, JR SINCE 03/10/81 FAD 12/28/12 FN-238

9412, MAIN, ST, ATLANTA, GA 30302, TAPE RPT 07/10

TELEPHONE (404) 555-1212 CRT RPTD 07/10

410, ORANGE GROVE, DR, SAN JOSE, CA 95119, CRT RPT 06/00

46, KENNEDY, DR, DETROIT, MI DAT RPT 03/99

FN-CONSUMER, QUINCY\*\*\*\*

BDS-03/03/1961, SSN 666-00-0000 SSN VER - Y

01 ALERT CONTACT\* - MILITARY, RPTD- 07/22/2009, EFFECT: 07/04/2009

ADDRESS – 4000011 MAIN ST, APARTMENT 50, TULSA, OK, 33333

CELLULAR, (11111) 770-444-5555

PAGER , (12222) 770-444-5555

DAYTIME , (13333) 770-444-5555, EXT-88888

GEN INFO: THIS FIELD IS FOR ADDITIONAL INFORMATION, SUCH AS AN E-MAIL ADDRESS

## Fraud Alerts

- Consumer may place alert on their report. This also excludes them from prescreen opportunities.
- Initial Fraud Victim – alert stays on file for up to 90 days
- Extended Fraud Victim – alert stays on file for 7 years

## Active Duty Military Alert

- Consumer may place alert on their report. This also excludes them from prescreen opportunities.
- Alert stays on file for 12 months

## Alert Contact

- Consumer indicates contact information to be used if report is accessed

Refer to “Red Flags Rule” on FTC website

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## Address Discrepancy

- Required by FACTA
- Appears if inquiry address substantially differs from address(es) on the consumer report
- Alternative message = “A substantial difference occurred”
- Often caused by:
  - Consumer moving and new address used in credit inquiry not furnished to CRAs by Creditors
  - Incomplete or incorrect address information provided in the inquiry
- Additional indicators available for comparing inquiry information to the returned consumer report

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## Consumer Referral Message

- CRA address and telephone number for consumer contact
- User of a credit report is required by FCRA to provide the applicable CRA contact info on adverse action or declination letters when the decision is based on the credit report

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## Identification

- Assists with verifying consumer information. Included, if available:
  - Consumer name
  - SINCE: date file established
  - FAD: date of most recent activity
  - FN: file number for internal use (238)
  - Up to 3 addresses, including landline home phone numbers, source and date reported
    - EFX: provided by Consumer via Equifax Consumer Center
    - OTH: provided by online inquiry transaction
    - AUT: provided by monthly data furnisher
    - RPTD: first reported date, MMY/YY
    - DLR: last reported date, MM/YY

# Sample Consumer Report

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## Identification

- Assists with verifying consumer information. Included, if available:
  - FN: former name
  - BDS: birthdate
    - Creditors may report age instead of birthdate
  - SSN: social security number
  - SSN Verified: optional service reports if SSN has been verified by Equifax data furnishers. Confirmation is not through the Social Security Administration

# Sample Consumer Report

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01 ES- ENGINEER, ACME MFG, ATLANTA, GA, 06/10

02 EF- ENGINEER, CENTRAL POWER, SAN JOSE, CA

03 E2- ENGINEER, MAJOR MOTORS, DETROIT, MI

## Employment

- Employment listed by line number as follows:
  - ES: Line 01 / last reported employer
  - EF: Line 02 / former employer
  - E2: Line 03 / second former employer
- May include any or all of the following information:
  - Position
  - Employer or Firm
  - City and State of employer
  - Date employed, date verified, or date employment ceased

# Sample Consumer Report

01 ES- ENGINEER, ACME MFG, ATLANTA, GA, 06/10  
02 EF- ENGINEER, CENTRAL POWER, SAN JOSE, CA  
03 E2- ENGINEER, MAJOR MOTORS,DETROIT,MI

\*SUM- 08/99-10/12, PR/OI-YES, FB-NO, ACCTS:4, HC\$1478-160K, 1-ONES, 1-TWO, 1-FIVE, 1-OTHER.

INQUIRY ALERT - SUBJECT SHOWS 5 INQUIRIES SINCE 12/10

\*\*\*\*\*PUBLIC RECORDS OR OTHER INFORMATION\*\*\*\*\*

## Summary of File Items

- Snapshot of credit information found in the file, including:
  - SUM: Oldest open date of trade – Newest reported date of trade
  - PR / OI: Presence of public records or other information (Yes / No)
  - FB: Foreign Bureau, or origin of report from an Equifax Affiliate (Yes / No)
  - ACCTS: Number of tradelines
  - HC: Range of high credit amounts
  - Number of accounts with each Rate Code (0-9)
    - See slide 58 for more information on Rate Codes

## Inquiry Alert

- Message displays when 3 or more inquiries are present within a 90-day period

# Sample Consumer Report

\*\*\*\*\*PUBLIC RECORDS OR OTHER INFORMATION\*\*\*\*\*

04 07/08\* BKRPT 111VF000, 12345678-DSP-09/08, INDIVD, PERSONAL, DISMSD CH-7

05 01/11 \* COLL 03/10 111YC00000 FOR  
AMT:\$532 BAL:\$300 PAYMENT DLA:11/09, I,654321  
MEDICAL

06 01/06 \*COLL 06/09 111YC01243 ABC COLL FOR METRO TELE  
AMT: \$58 BAL:\$0 PAID DLA: 05/09, ,I, 51150

07 05/08\* ST JD, 111VF000, \$500, DEF-SUBJECT, 12345, ANY BANK USA,  
VER 01/11, SATISFIED, 08/08

08 11/10\* LIEN, 111VF000, 1234567, \$580,VF,12/10,01/11

\*\*\*\*\*

## Bankruptcies

- Information included:
  - Date filed: MM/YY (07/08)
  - Courthouse Number: (111VF000)
  - Case Number: (12345678)
  - DSP: Disposition Date (09/08)
  - Filing: Either Individual or Joint
  - Type: Either Personal or Business
  - Disposition:
    - DISMSD, or dismissed, indicates the filing was not accepted by the court
    - DSCHGD, or discharged, indicates the filing was completed and granted
- Chapter:
  - 7, with the debtor's assets distributed to the Creditors
  - 13, with a court-arranged payment plan

# Sample Consumer Report

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VER 01/11, SATISFIED, 08/08

08 11/10\* LIEN, 111VF000, 1234567, \$580,VF,12/10,01/11

\*\*\*\*\*

## Collection Items

- Information included:
  - Date Reported: MM/YY (01/11)
  - Date Assigned to Collection Agency: MM/YY (03/10)
  - Agency Customer Number: (111YC00000)
  - Agency Name, Client: (not stated \*)
  - AMT: Collection Amount (\$532)
  - BAL: Balance Due (\$300)
  - DLA: Date of first delinquency, (11/09)
  - ECOA: I, for Individual Account
    - Equal Credit Opportunity Act code
    - See slide 59 for detail on ECOA
  - Account Number: (654321)
  - Medical Debt:
    - Either Medical or Blank
    - \* = FCRA prohibits the original Creditor from being disclosed on medical debts

# Sample Consumer Report

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VER 01/11, SATISFIED, 08/08

08 11/10\* LIEN, 111VF000, 1234567, \$580,VF,12/10,01/11

\*\*\*\*\*

## Judgments

- Information included:
  - Date Filed: MM/YY (5/08)
  - Courthouse Number: (111VF000)
  - Amount: (\$500)
  - Defendant's Name: (Subject)
  - Case Number: (12345)
  - Plaintiff's Name: (Any Bank USA)
  - Date Verified: MM/YY (01/11)
  - Status: Either
    - Satisfied
    - Appealed \*
    - Dismissed
    - Pending \*
    - Settled \*
  - Date Satisfied: MM/YY (08/08)

\* No longer used

# Sample Consumer Report

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\*\*\*\*\*

## Tax Liens

- Information included:
  - Date Filed: MM/YY (11/10)
  - Courthouse Number: (111VF000)
  - Case Number: (1234567)
  - Amount: (\$580)
  - Industry Code: Either
    - VF: Federal
    - VS: State
  - Date Released: MM/YY (12/10)
  - Date Verified: MM/YY (01/11)

# Sample Consumer Report

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\*\*\*\*\*

\*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 12/10

MCCARTERS	111DC00000	11/05/12	STAR GEMS
111JA00000	08/11/11		
KYBANK	111BB000000	11/18/12	FK 111FM00000 PRGCOLL
06/15/10			
RETAILERS	111DC00000	10/22/12	

## Inquiries

- Information included:
  - Customer Name: (McCarters)
  - Customer Number: (111DC00000)
  - Date Report Released: DD/MM/YY (11/05/12)
  - FK: Finders Report, special report type typically used to assist a Creditor in collections activities
  - If a Consumer report is accessed by the same member number with the same product within a single calendar day, only one inquiry will be posted

# Sample Consumer Report

FIRM/ID CODE	RPTD	OPND	H/C	TRM	BAL	P/D	CS	MR	EOA	ACCOUNT NUMBER
SKY BANK *111BB0000	10/12	11/05	2500	20	650		R1	02	J	86911
AMOUNT IN H/C COLUMN IS CREDIT LIMIT										DFD/ DLA 10/12
RETAILERS *111DC00	10/12	10/99	1478	30	903	155	R5	27	J	81711
30(03) 60(01) 90+(01) 11/05-R4,10/05-R3,09/05-R2										DFD/ DLA 09/12
432***2****/*****2*****										
ACCOUNT CLOSED BY CREDIT GRANTOR										
CREDIT CARD										
HOMES *111FM000	12/05	09/00	160K	1350	156K		I2	63	I	85611
TOWNCU 111FC000	10/04	08/99	LOST OR STOLEN CARD							24511

&  
END OF REPORT EQUIFAX AND AFFILIATES - 01/04/13

## Tradelines

- FIRM / ID CODE: Name and customer number of reporting company (SKY BANK, 111BB0000)
  - Asterisk indicates trade information is from an automated data supplier
- RPTD: Date item was reported, MM/YY (10/12)
- OPND: Date account was opened, MM/YY (11/05)
- H/C: High credit, or credit limit on some revolving accounts (\$2500)
- TRM: Term length if shown with M (months) or Y (years) in field, or monthly repayment amount (\$20)
- BAL: Balance owed as of reported date (\$650)
- P/D: Past due amount as of reported date (Blank)

# Sample Consumer Report

FIRM/ID CODE	RPTD	OPND	H/C	TRM	BAL	P/D	CS	MR	EOA	ACCOUNT NUMBER
SKY BANK *111BB0000	10/12	11/05	2500	20	650		R1	02	J	86911
AMOUNT IN H/C COLUMN IS CREDIT LIMIT										DFD/ DLA 10/12
RETAILERS *111DC00	10/12	10/99	1478	30	903	155	R5	27	J	81711
30(03) 60(01) 90+(01) 11/05-R4,10/05-R3,09/05-R2										DFD/ DLA 09/12
432***2****/*****2*****										
ACCOUNT CLOSED BY CREDIT GRANTOR										
CREDIT CARD										
HOMES *111FM000	12/05	09/00	160K	1350	156K		I2	63	I	85611
TOWNCU 111FC000	10/04	08/99	LOST OR STOLEN CARD							24511

&  
END OF REPORT EQUIFAX AND AFFILIATES - 01/04/13

## Tradelines

- CS: Type and rate of account (R1 = Revolving, Pays as agreed)
  - See slide 58 for detail on Rate Codes
- MR: Months reviewed; usually months reported to Equifax (02)
- ECOA: Equal Credit Opportunity Act code (J = Joint Account)
  - See slide 59 for detail on ECOA
- Account Number: Often truncated for security reasons by furnisher (86911)
- DFD / DLA: Date of first delinquency or date of last activity (10/12)

# Sample Consumer Report

FIRM/ID CODE	RPTD	OPND	H/C	TRM	BAL	P/D	CS	MR	EOA	ACCOUNT NUMBER
SKY BANK *111BB0000	10/12	11/05	2500	20	650		R1	02	J	86911
AMOUNT IN H/C COLUMN IS CREDIT LIMIT										DFD/ DLA 10/12
RETAILERS *111DC00	10/12	10/99	1478	30	903	155	R5	27	J	81711
30(03) 60(01) 90+(01) 11/05-R4,10/05-R3,09/05-R2										DFD/ DLA 09/12
432***2****/****2*****										
ACCOUNT CLOSED BY CREDIT GRANTOR										
CREDIT CARD										
HOMES *111FM000	12/05	09/00	160K	1350	156K		I2	63	I	85611
TOWNCU 111FC000	10/04	08/99	LOST OR STOLEN CARD							24511
&										
END OF REPORT EQUIFAX AND AFFILIATES - 01/04/13										

## Tradelines

- Read grid from left to right
- First field represents the previous month's activity based on the date reported
- Example above: the "4" in the first field of the grid means the account was reported R4 in October 2012
- Every field represents the status of the previous month
  - R3 occurred in September 2012
  - R2 occurred in August 2012
  - The account was current or not reported in July 2012
  - The next delinquency occurred in April 2012
- The slash in the middle separates the 2-year period covered by the grid

# Sample Consumer Report

FIRM/ID CODE	RPTD	OPND	H/C	TRM	BAL	P/D	CS	MR	EOA	ACCOUNT NUMBER
SKY BANK *111BB0000	10/12	11/05	2500	20	650		R1	02	J	86911
AMOUNT IN H/C COLUMN IS CREDIT LIMIT										DFD/ DLA 10/12
RETAILERS *111DC00	10/12	10/99	1478	30	903	155	R5	27	J	81711
30(03) 60(01) 90+(01) 11/05-R4,10/05-R3,09/05-R2										DFD/ DLA 09/12
432***2****/*****2*****										
ACCOUNT CLOSED BY CREDIT GRANTOR										
CREDIT CARD										
HOMES *111FM000	12/05	09/00	160K	1350	156K		I2	63	I	85611
TOWNCU 111FC000	10/04	08/99	LOST OR STOLEN CARD							24511

&  
END OF REPORT EQUIFAX AND AFFILIATES - 01/04/13

## Tradelines

- Narrative Codes
  - Describes specific account conditions or provides additional information
  - Examples: “Account Closed by Credit Grantor” and “Credit Card”
- Status Codes
  - Describes exceptions related to Rate Codes, displayed by overlaying some of the tradeline information such as amounts
  - Examples: “Lost or Stolen Card” or “Included in Bankruptcy”
- Date File Accessed
  - Displays the date the report was accessed, also represented as the inquiry posting date
  - Notifies the Creditor of the completion of the report transmission

# Rate Codes

Rate	Description
0	Too new to rate; Approved but not used
1	Pays account as agreed
2	Not more than 2 payments past due
3	Not more than 3 payments past due
4	Not more than 4 payments past due
5	At least 120 days or more than 4 payments past due
7	Included in Chapter 13
8	Repossession
9	Charge off
Blank	No rate reported

## Type of Account

R: Revolving

O: Open

I: Installment

# ECOA Codes

Code	Description
I	Individual Account: Subject of report is contractual responsible for account and is primarily responsible for payment
J	Joint Account: Subject of report and another person (or persons) are jointly responsible for payment on account
A	Authorized User: Authorized user of account; another individual has contractual responsibility
U	Undesignated
S	Shared but otherwise undesignated. Indication that the credit grantor knows the subject and at least one other person share account. Not enough info is available to designate as either "Joint" or Authorized User
C	Co-maker: Subject has co-signed for loan and is responsible if the borrower defaults
M	Maker: Subject is responsible for payment of loan, but co-maker will be responsible if maker defaults
B	On Behalf of Another Person: Subject has financial responsibility for an account which is used exclusively by another person
T	Terminated: Subject's relationship to this account has ended. Other parties who shared the account may continue to maintain

# Industry Codes

A AUTOMOTIVE	H HOME FURNISHINGS	O OIL & NAT'L CREDIT CARDS	V GOVERNMENT
AF Farm Implement Dealers	HA Appliance Sales/Serv.	OC Oil Companies	VC City & County
AL Truck Dealers	HC Carpets & Floor Coverings	ON Nat'l Credit Card Cos.	VF Federal
AN Automobile Dealers, New	HF Furniture, etc.	OZ Miscellaneous	VS State
AP Automotive Parts	HM Music & Records		VZ Miscellaneous
AR Automotive Repair, Body Shops	HT Television & Radio	P PERSONAL SERVICES	
AS Service Stations	HZ Miscellaneous	PA Accountants, etc.	W WHOLESALE
AT TBA Stores, Tire Dealers		PB Barbers, Beauty Shops	WA Automotive Supplies
AU Automobile Dealers, Used	I INSURANCE	PD Dry Cleaning, Laundry	WB Bldg. Supplies & Hardware
AZ Miscellaneous	IG General Insurance	PE Engineering, All Kinds	WC Clothing & Dry Goods
	IL Life Insurance	PG Photographers	WD Drugs & Chemicals
B BANKS	IZ Miscellaneous	PL Legal & Related Services	WE Bldg. Supplies & Hardware
BB Banks		PZ Miscellaneous	WG Groceries & Related Products
BC Bankcard	J JEWELRY & CAMERAS		WH Home Furnishings
	JA Jewelers	R REAL ESTATE, HOTELS, ETC.	WM Machinery & Equipment
C CLOTHING	JC Cameras	RA Apartments	WP Merchant Processing
CG General Clothing Stores	JZ Miscellaneous	RE Real Estate, Sales/Rent	WZ Miscellaneous
CS Specialty — Shoe, Hat, etc.		RH Hotels	
CZ Miscellaneous	K CONTRACTORS	RM Motels	X ADVERTISING
	KG General	RZ Miscellaneous	XA Agencies
D DEPT. & VARIETY	KI Home Improvement	S SPORTING GOODS	XM News Media
DC Complete Dept. Stores	KS Sub-Contractors	SB Boat & Marinas Sales/Serv.	XZ Miscellaneous
DM Mail Order Firms	KZ Miscellaneous	SG Sporting Goods Stores	
DV Variety Stores	L LUMBER, BLDG. MATERIALS & HARDWARE	SM Motorcycles & Bicycle Sales/Service	Y COLLECTION SERVICES
DZ Miscellaneous	LA Air Conditioning, Plumbing, Electrical Sales/Service	SZ Miscellaneous	YA ACB of A
	LF Fixture & Cabinet Cos.	T FARM & GARDEN SUPPLIES	YC Others
F FINANCE	LH Hardware Stores	TC Chemical & Fertilizer Stores	Z MISCELLANEOUS
FA Auto Financing	LP Paint, Glass & Paper	TF Feed & Seed Stores	ZB Misc. Reporting Agencies
FB Financial Brokerage Firms	LY Lumber Yards	TN Nursery & Landscaping	ZC Consumer Products
FC Credit Unions	LZ Miscellaneous	TZ Miscellaneous	ZD Authentication Products
FE Education Finance			ZR Retail, not elsewhere classified
FF Sales Financing	M MEDICAL & HEALTH	U UTILITIES	ZS Services not elsewhere
FM Mortgage Cos.	MB Dentists	UC Coal & Wood Dealers	ZW Wholesale, not elsewhere
FP Personal Loan Cos.	MC Chiropractors	UD Garbage & Rubbish Disposals	ZX CBR
FR Mortgage Brokers	MD Doctors & Clinics	UE Electric Light & Power	ZY CSI
FS Savings & Loan Assoc.	MF Funeral Homes, Cemeteries	UF Fuel Oil Dealers	ZZ All Others — Business Machines, Catering, Vending Machines, Schools, Aircraft Leasing, Railroads, Clubs, Lodges, Shopping Centers, Travel Agencies
FY Debt Buyers	MH Hospitals	UG Gas — Natural & Bottled	
FZ Miscellaneous	MO Osteopaths	UI Wireless Cos.	
G GROCERIES	MP Pharmacies & Drugs	UT Telephone Cos.	
GD Dairies	MS Optometrists, etc.	UW Water Cos.	
GN Neighborhood Grocery	MV Veterinarians	UZ Miscellaneous	
GS Supermarkets	MZ Miscellaneous		
GZ Miscellaneous			

QUESTIONS?



