

# Understanding Credit Reports Quiz

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**Directions:** Answer true or false to the following question.

1. The three major credit bureaus are Experian, Equifax, and TransUnion.
2. Public record information can be included in a credit report.
3. Voluntary inquiries are requested by a third party.
4. All credit bureaus use the same standard codes on credit reports.
5. Auto lenders take into consideration how well previous auto loans were maintained.
6. A judgment is a matter of public record and can be report on a credit report.
7. An automobile trade-in is an example of a trade line.
8. It is illegal to list personal addresses on a credit report.
9. Credit card companies place additional weight on credit card related information.
10. A credit report trade line indicates specific account information and payment history.

## Answers

1-True, 2-True, 3-True, 4-False, 5-True, 6-True, 7-False, 8-False, 9-True, 10-True