

**DO I HAVE TO GIVE
THE CREDITOR
INFORMATION
ABOUT MY SPOUSE?**

It depends. If you ask for an individual account,

A creditor can NOT ask for information about your spouse. But a creditor CAN ask about your spouse (or former spouse) if:

You ask for a joint account with your spouse.

Your spouse will be allowed to use your individual account.

You are relying on your spouse's income.

You are relying on child support or spousal support (alimony) from a former spouse.

Also, you have the right to get credit without a co-signer, if you meet the creditor's standards. And you have the right to have a co-signer other than your spouse, if one is needed.

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* "We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code."

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**Daniel D. Ware
Attorney-at-Law**

HOW DO I GET MY CREDIT REPORT CORRECTED?

If you tell the credit bureau about a mistake, they must look into it. The credit bureau must contact the person who gave the information that you think is wrong.

If the credit bureau made a mistake, they must send out a corrected credit report within 30 days. They must send it to anyone who received your credit report in the past 6 months. If your credit report concerned a job application, the corrected report must be sent to anyone who received your credit report in the past 2 years.

If the credit bureau does not think they made a mistake, they don't have to change your credit report. If this happens, you may file a short statement in your credit report. This short statement gives your side of the story. Usually, this statement is limited to 100 words. Future credit reports must include your short statement. The credit bureau must send your short statement to anyone who received your credit report in the past 6 months. If credit was denied within the past 30 days, the credit bureau can't charge a fee to do this. Otherwise, the credit bureau may charge a reasonable fee.



EVENTS

February 2, 2019	Groundhog Day
February 3, 2019	Super Bowl
February 14, 2019	Valentine's Day
February 18, 2019	Presidents' Day

WHAT HAPPENS IF CREDIT IS DENIED DUE TO MY CREDIT REPORT?

If credit is denied due to your credit report, the credit bureau must tell you what is in your report, the source of the information, and the name of anyone who received your credit report in the past 6 months. If your credit report concerned a job application, you must be told the name of anyone who received your credit report in the past 2 years.

If credit was denied within the past 30 days, the credit bureau can't charge a fee for information. Otherwise, they may charge a reasonable fee.

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