

# Credit and Your Consumer Rights

A good credit rating is very important. Businesses inspect your credit history when they evaluate your applications for credit, insurance, employment, and even leases. They can use it when they choose to give or deny you credit or insurance, provided you receive fair and equal treatment. Sometimes, things happen that can cause credit problems: a temporary loss of income, an illness, even a computer error. Solving credit problems may take time and patience, but it doesn't have to be an ordeal.

For more information about your rights related to credit, please visit the Federal Trade Commission's website here: <https://www.consumer.ftc.gov/articles/0347-your-equal-credit-opportunity-rights>.

Last updated on November 09, 2021.

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