

Equal Credit Opportunity Advisory

Equal Credit Opportunity Act (ECOA) Regulation B gives all consumers a legal right to have their paper receipts or PRBC[®] Reportsm with FICO[®] Expansion[®] Score taken into consideration when traditional credit reports and scores are used to evaluate their creditworthiness.

ECOA Subsection 202.6 (b) (6)

§ 202.6 Rules concerning evaluation of applications.

(b) Specific rules concerning use of information.

(6) Credit history. To the extent that a creditor considers credit history in evaluating the creditworthiness of similarly qualified applicants for a similar type and amount of credit, in evaluating an applicant's creditworthiness a creditor shall consider:

(i) The credit history, when available, of accounts designated as accounts that the applicant and the applicant's spouse are permitted to use or for which both are contractually liable;
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(ii) On the applicant's request, any information the applicant may present that tends to indicate that the credit history being considered by the creditor does not accurately reflect the applicant's creditworthiness; and

(iii) On the applicant's request, the credit history, when available, of any account reported in the name of the applicant's spouse or former spouse that the applicant can demonstrate accurately reflects the applicant's creditworthiness.

Note: A PRBC Reportsm demonstrates a proven track record of the ability and willingness to pay regular bills on time. When used to supplement a traditional credit report and score, or in the absence of one, a PRBC Report provides a more complete and accurate reflection of an applicant's creditworthiness.

For more information visit www.prbc.com