

INQUIRIES

HARD, REVIEW & PROMOTIONAL



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HARD INQUIRIES

- Signed Application for Credit
 - Banks
 - Credit Cards
 - Car Loans
 - Home Loans
 - Open a New Checking Account
 - Department Stores
 - Jewelry Stores
 - Sporting Goods
 - Home Maintenance (Home Depot, Lowes)
 - Gasoline Companies
- Preparing to move
 - Apartment/Home Rental Application
 - Utility Companies
 - Cable and Telephone
- More than 3 Hard Inquiries
 - Tracks for 25-Month Period
 - Affects Credit Score 3 to 5 points over the 3.
- Same Day Counts as ONE!



REVIEW & PROMOTIONAL (soft)*

REVIEW INQUIRIES

- Account Holders
- Collection Companies
- Soft Credit Pull

PROMOTIONAL INQUIRIES

- Blows Up Your Mailbox
- OPT OUT 1-888-567-8688

Not all Credit Bureaus Sort these into specific sections of your profile.

* Neither of these types of Inquiries will affect your credit score.

