

Your Credit Rights

Iowa Commission on the Status of Women

You have the right to:

- Receive credit in your own name if you meet the creditor's standards
- Use a co-signer who is someone other than your husband, if one is needed
- Keep your own accounts after marriage, divorce, or widowhood as long as you meet the creditor's criteria
- Have public assistance, alimony, pension, and child support considered as any other income
- Know the specific reason your application for credit was turned down
- Present information to the creditor that shows that your husband's credit rating, if it is bad, doesn't reflect your willingness or ability to pay
- Know what information the credit bureau has in your credit file
- Have a record at the credit bureau in your own name for accounts you share with your husband
- Demand that any incorrect information in your file be changed
- Have your side of the story placed in your credit bureau file if unfavorable information cannot be eliminated

Federal Trade Commission, Washington, D.C. 20580 PR5077

*Under the fair Credit Reporting Act and Equality Opportunity Act

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