

Inquiries that do not impact your credit rating/score.

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Company Information - Prefix Descriptions:

AM OR AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.
CAR RENT - Inquiries with this prefix are from rental car companies regarding debit card payment acceptance.
COLLECT - Inquiries with this prefix are for collection purposes and may be from the lender, a party collecting on the lender's behalf, or a company that purchased your debt.
CONS RPT - Inquiries with this prefix are from your requests for your own report or requests you have authorized as part of a service or product.
DDA - Inquiries with this prefix relate to a review of your consumer report for the opening of a deposit account.
EMPL OR ND EMPL - Inquiries with this prefix indicate an employment inquiry.
EQUIFAX OR EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy or your credit file or a research request.
FIN PLAN - Inquiries with this prefix relate to a review of your consumer report for financial counseling or planning.
INS - Inquiries with this prefix are from insurance companies regarding a review of your consumer report for insurance underwriting purposes.
MEDICAL - Inquiries with this prefix are from medical service providers.
ND - Inquiries with this prefix are general inquiries that do not display to creditor grantors.
ND MR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan.
NON APPL - Inquiries with this prefix are used when companies review the consumer report of a spouse who is not a co-applicant.
PR - Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.
PREQAUTO - Inquiries with this prefix are used when you have provided consent to be prequalified for an auto loan or lease.
PREQCARD - Inquiries with this prefix are used when you have provided consent to be prequalified for a credit card.
PREQCOMM - Inquiries with this prefix are used when you have provided consent to be prequalified for telecommunications products or services.
PREQHE - Inquiries with this prefix are used when you have provided consent to be prequalified for a home equity loan or line of credit.
PREQIL - Inquiries with this prefix are used when you have provided consent to be prequalified for an installment loan other than auto, mortgage or home equity.
PREQINS - Inquiries with this prefix are used when you have provided consent to be prequalified for an insurance quote.
PREQMTG - Inquiries with this prefix are used when you have provided consent to be prequalified for a mortgage loan.
PREQOD - Inquiries with this prefix are used when you have provided consent to be prequalified for an overdraft line of credit.
PREQ - Inquiries with this prefix are used when you have provided consent to be prequalified for credit or services, not specific to auto, credit card, telecommunications, home equity, installment loan, insurance, mortgage or overdraft services.
PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit of insurance.
REFRESH - Inquiries with this prefix relate to the use of a consumer report in the period of time between underwriting and closing of a mortgage loan to ensure no new debt is identified.
SUPPORT - Inquiries with this prefix are used by a social service agency related to a government benefit or child support.
UTILSERV - Inquiries with this prefix are used when requesting utility services.

Company Information**Inquiry Date(s)**

Equifax PO Box 740241 Atlanta, GA 30374-0241 Phone: (800) 685-1111	02/15/2019	02/15/2019	02/15/2019	02/15/2019
CONS RPT-Credit Karma, Inc 760 Market St Fl 10 San Francisco, CA 94102-2300	02/08/2019			
AR-Key Bank, Na 202 2nd St NE 1st Fl Canton, OH 44702-1221	02/01/2019			
PRM-Citibank Na CORRESPONDENT 12855 N 40 DR MS 904 SAINT LOUIS, MO 63141-8657	07/24/2018	07/03/2018	05/22/2018	04/30/2018