

## *Chapter 6 Credit Bureaus And Collection Practices Test Answers*

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Chapter 6 Credit Bureaus The credit reporting agencies (CRAs), also known as credit bureaus, gather all of your credit information, so it's wise to be well-informed about their function.

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The Fair Credit Reporting Act of 1977 requires a credit bureau to remove all inaccuracies within a "reasonable time" upon notification of such inaccuracies. To make corrections in your report, write a separate letter for each inaccuracy and staple a copy of your credit report to each letter, circling the account in question.

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