

Have You Been Denied Credit?

If you think the reasons for denial are valid:

- Ask the creditor if you can provide additional information or arrange alternate credit terms.
- Apply to another creditor whose standards may be different.
- Do the things you need to do to improve your credit worthiness (pay bills on time, increase income, reduce spending, obtain a secured card etc.) and then re-apply.

If you are not sure whether the reason for denial is valid:

- Ask the creditor to explain why you were denied.
- Review your credit history.
- If you find your credit history contains errors, take steps to correct the errors.

If you believe the reason for the denial is invalid and that the creditor has discriminated against you:

- Notify the federal enforcement agency whose name you were given by the creditor. The federal enforcement agency will investigate and report back to you.
- If you can afford it, hire an attorney to file suit against the creditor. If the court determines the creditor did discriminate, the creditor will be required to pay you actual damages plus punitive damages.