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The CRA should not only give the consumer his credit history but also his credit SCORE. Most financial services such as mortgages, auto loans, credit cards, and insurance are SCORE driven. The approval process is so automated that only the SCORE is considered. The body of the report rarely passes the human eye.

I was recently turned down for a low rate bankcard because my SCORE was too low. The bank would not tell me what my SCORE was, nor would they tell me what their minimum requirement is. I ordered a copy of my credit report but it did not reveal my SCORE. It did however have several pages of "open lines of credit" which reduced my SCORE dramatically. The fact is I only have three open lines and all the others show zero balances and no activity for years. It didn't matter because only the SCORE is looked at. If the consumer knew what his SCORE was he would be in a much better position to negotiate the terms of his financing and there would be fewer inquiries on his credit which lowers SCORES.

I believe that if the CRA's gather and share information about a person, that person should be entitled to see ALL OF IT. I also think that the CRA's should report any inquiries made on a person's credit. You should know who is checking on you and why.