AFG Finance

318 North 3rd Street
Grandview, TX 76050
(800) 861-9395

Credit reports and your rights

Version 1, published 2026-10-08. Source: https://afgfinance.app/credit

When we request your credit report

We request a consumer report about you only with your written permission. We use it to decide whether we can offer you a contract and on what terms, and to service a contract you have with us. The Fair Credit Reporting Act calls this a permissible purpose.

Checking your options uses a soft inquiry

When you check your options online, we start with a **soft inquiry**. A soft inquiry does not affect your credit score, and other creditors do not see it.

If you decide to go ahead, we ask for your separate permission before we make a **hard inquiry**. A hard inquiry can affect your credit score. We never make a hard inquiry without telling you first.

If we cannot offer you credit

If we cannot offer you a contract, or offer less favorable terms, because of information in your credit report, we send you a notice. It names the consumer reporting agency that provided the report, gives the credit score we used and the main factors that affected it, and explains your right to a free copy of your report and to dispute anything in it that is wrong. We send this notice to your account on this website and by email, or by mail if you ask.

Your rights under the Fair Credit Reporting Act

- You can get free copies of your credit reports from the nationwide consumer reporting agencies at AnnualCreditReport.com.
- You can dispute information in your credit report that is incomplete or inaccurate. The consumer reporting agency must investigate, usually within 30 days.
- You can place a fraud alert or a security freeze on your credit file at no cost.
- You can read A Summary of Your Rights Under the Fair Credit Reporting Act from the Consumer Financial Protection Bureau.

Disputing information we report

We may report information about your contract, including your payment history, to consumer reporting agencies. If you think something we reported is wrong, write to us. Include your name, address, and account number, what you believe is wrong and why, and copies of any documents that support your dispute. We investigate every dispute and respond within 30 days.

Send credit reporting disputes to:

disputes@afgfinance.app

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Equal credit opportunity

> **Equal Credit Opportunity Act notice**
> The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the

> applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

We do not offer credit repair services. No one can legally remove accurate and timely information from your credit report.