

**Easy Credit?**

**Not  
So  
Fast!**


**For the Consumer**


**Toll-free 1.877.FTC.HELP**


**The Truth  
About  
Advance-  
Fee Loans!**


**Federal Trade Commission  
www.ftc.gov**

## ***Protect Yourself***

 Legitimate lenders never “guarantee” or say that you are likely to get a loan or a credit card before you apply, especially if you have bad credit, no credit, or a bankruptcy.

 If you apply for a real estate loan, it is accepted and common practice for lenders to request payment for a credit report or appraisal. However, legitimate lenders never ask you to pay for processing your application.

 Never give your credit card account number, bank account information, or Social Security Number over the telephone or Internet unless you are familiar with the company and know why the information is necessary.

 If you don't have the offer in hand — or confirmed in writing — and you're asked to pay, don't do it. It's fraud and it's against the law.

For more information about how the credit laws affect you, contact your state Attorney General or the Federal Trade Commission.

**Federal Trade Commission  
www.ftc.gov  
1.877.FTC.HELP (382-4357)**