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Individual Responsible For Own Credit Rating

By **WAYNE L. COMBS**
 Bham. Credit Bureau Manager

Did you know that you, as an individual, make your own credit rating?

It is not made by the credit bureau, the banker, the merchant nor the professional man. The credit bureau is a central file office where your credit ratings are kept. The bureau does not give opinions, but reports the facts as given to them from the ledgers of its members.

THE PURPOSE of the Credit bureau is to help its members determine who is a good credit risk, and to also help those that enjoy good credit receive the privileges of credit.

There are many opinions on how credit ratings are made. It is a common thought that if an individual makes a purchase on a 30-day charge account and takes from 60 to 90 days to pay this account, and if no pressure has been put on them by the creditor, they feel they are a good 30-day account. This is not true as your

paying record is reported to the bureau in the manner in which it is paid.

IT IS IMPORTANT to the cus-

tomers as well as the merchant to have the terms of credit definitely understood at the time of the charge. If no terms are made it is understood in most cases that the charge is a 30-day account. Information is given to the bureau in many ways.

Many businesses report when an account is paid in full and rate the method of payment at that time. They also report past due accounts and accounts turned over for collection. They clear references when called by the credit bureau and rate the method of payment of the account.

THE BIRMINGHAM credit bureau is a member of Associated Credit Bureaus of America, Inc., credit reporting division and collection service division as well as a member of the American collec-

tors association and the Michigan collectors association.

Information is forwarded to the local bureau from many parts of the country as well as sent out to many different points. It is said "That your credit rating follows you like a shadow."

The local bureau has been serving the community for over 33 years and the best slogan pertaining to credit is "Guard Your Credit Like A Sacred Trust."

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New Director

Charles S. Winston, Jr., a vice president and general manager of the Detroit office of Foote, Cone & Belding, has been elected to the board of directors of the advertising agency. Winston, who lives at 411 Goodhue road, Bloomfield Hills, is account supervisor on the Edsel advertising account. He has been with the firm for 11 years.

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