

As reported in the AARP Bulletin (March 2019), *The ABC's Of Credit Bureaus* by Joe Kita:

There are dozens of smaller and specialized credit-reporting bureaus, but the three big ones are Equifax, Experian and TransUnion. They are the oldest, largest and most influential. Nearly every American is in their databases, and together they have billions in annual revenue.

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It's a myth that you have just one credit score. Because there are so many bureaus and so many ways of slicing the data, you actually have dozens. The credit-scoring company FICO, for instance, has specific algorithms for auto lenders, bank cards, mortgage lenders and even health care providers, each of which can be used by these specialized businesses to better gauge the risk of having you as a customer. But whatever the method of calculation, federal law requires it to be "empirically derived and statistically and demonstrably sound," says credit expert John Ulzheimer, formerly of FICO and Equifax. In other words, there must be science behind it.

Id. at p. 26.