

# Data QA's Purge Rules

## Trade Data

Current Account with a Zero Balance:	10 years from Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
Rates 2 thru 9 and Accounts Included in Bankruptcy:	7 years from Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
New York Paid Collection or Paid Charge-Off:	5 years from Date of 1 <sup>st</sup> Delinquency/Date of Last Activity
Delinquencies:	7 years from Date of Occurrence
Lost or Stolen Accounts:	2 years from Date Reported

## Public Records

Bankruptcies	<ul style="list-style-type: none"> <li>➤ Discharged Bankruptcies Chapters 12 &amp; 13: 7 years from Date Filed</li> <li>➤ All other Bankruptcies: 10 years from Date Filed</li> </ul>
Judgments	7 years from Date Filed except in New York which purge 5 years from Date Filed
Tax Liens	<ul style="list-style-type: none"> <li>➤ Unpaid - Indefinitely except for Federal Tax Liens or liens in California which purge 10 years from Date Filed</li> <li>➤ Paid - 7 years from Date Released except for Federal Tax Liens or liens in California which purge 10 years from Date Filed – or - 7 years from Date Released (whichever is earlier)</li> </ul>

## Collections and Inquiries

Collections	➤ 7 years from Purge Date except in New York which purge 5 years from Purge Date
Inquiries	<ul style="list-style-type: none"> <li>➤ 1 – 5 years from Date of Inquiry</li> <li>➤ Depending on Inquiry Type, such as:                             <ul style="list-style-type: none"> <li>▪ Promotional (PRM) Inquiries – 1 year</li> <li>▪ Hard Inquiries – 2 years</li> <li>▪ Consumer Disclosure Inquiries – 5 years</li> </ul> </li> </ul>