# Permissible Purpose
# Section 604 of the Fair Credit Reporting Act (FCRA)

Section 604 of the Fair Credit Reporting Act (FCRA) sets forth requirements, called "permissible purposes," that must be met before anyone can inquire a credit file. A few of the most common permissible purposes are:

- In accordance with the written instructions of the consumer to whom it relates.
- In response to the order of a court or a Federal grand jury subpoena.
- For the extension of credit or insurance.
- To review or collection of an account
- For employment purposes or to grant a license.
- To establish eligibility for a government benefit.
- For any legitimate business need.
- In response to a request by the head of a state or local child support enforcement agency.

The complete text of the FCRA, 15 U.S.C. §§ 1681-1681u, can be found at the Federal Trade Commission's web site (http://www.ftc.gov).

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