

# When did I apply for this credit card?

Have you received a credit card bill that you never applied for and they are related to an Auto Repair?

**If you have heard Radio Ads that say:**

“...Engine tune-up, oil change and lube, complete brake services including brake pads and rotors, just most general repair services. There’s FREE Towing with Rebuilt Transmission or engine replacement.”

“...Financing is Arranged on Approved Credit.”

- Sometimes a business that offers financing may believe you have given them authorization to apply for a credit card on your behalf to purchase auto parts, goods and services, even when you never expressly authorized them.
- Keep in mind that you should authorize a business to help you apply for credit.
- Do not have a business force upon you a credit card it applied for on your behalf, that you did not authorize.



**To file a complaint contact  
Navajo Nation Human Rights Commission  
tel: 928-871-7436 or email: [nnhrc@navajo-nsn.gov](mailto:nnhrc@navajo-nsn.gov)**