



View report from

Nov 30, 2021



## DIPIKA GHOSH

**806**

Calculated using VantageScore 3.0

Provided by TransUnion

## Personal Information

### NAMES REPORTED

DIPIKA GHOSH

### EMPLOYMENT INFO

*You have no employment information on your credit report.*

### ADDRESSES REPORTED



21 VAN WAGENEN AV 2  
JERSEY CITY, NJ  
07306



628 SUMMIT AV 4A  
JERSEY CITY, NJ  
07306



114 ZABRISKIE ST 2  
JERSEY CITY, NJ  
07307

## Accounts

ACCOUNTS

Here's every account on your TransUnion report. Click on the account name for more details.

See an error?

You can submit a dispute without leaving Credit Karma. Look for Direct Dispute™ in the details of the account.

CREDIT CARDS

SYNCB/OLDNAVYDC

Reported: Nov. 28, 2021

\$0.00

In good standing

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$2100
Monthly payment	\$0
Opened	Nov. 18, 2018 (3 yrs)

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2018



✓ Current    ✗ Late    ● Unknown

Last payment Oct. 17, 2021

Current Payment Status Current

Amount past due \$0

Worst Payment Status Current

### Account Details

Account status Open

Type Credit Card

Responsibility Individual

Remarks No Info

Times 30/60/90 days late 0/0/0

Closed No Info

### see an error?

#### DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

**DISPUTE AN ERROR**

Creditor Information

SYNCB/OLDNAVYDC  
PO BOX 965005  
ORLANDO, FL 32896

(866) 450-5294

CAPITAL ONE BANK USA NA

Reported: Nov. 26, 2021

\$1,058.00  
In good standing

Overview

You're currently using **13%** of your account's limit.

Balance	Credit limit
\$1058	\$8000
Monthly payment	\$25
Opened	Oct. 08, 2019 (2 yrs, 1 mo)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019											✓	✓

✓ Current    ✗ Late    ● Unknown

Last payment	Nov. 23, 2021
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

**Account Details**

Account status	Open
Type	Flexible spending credit card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

**see an error?****DIRECT DISPUTE™**

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

**DISPUTE AN ERROR****Creditor Information**

CAPITAL ONE BANK USA NA  
PO BOX 31293

SALT LAKE CITY, UT 84131

(800) 955-7070

DISCOVER FINANCIAL SERVI

Reported: Nov. 25, 2021

\$0.00

In good standing

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$15500
Monthly payment	\$0
Opened	Apr. 09, 2014 (7 yrs, 7 mos)

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	Oct. 07, 2021
Current Payment Status	Current

Current Payment Status

Current

Amount past due \$0

Worst Payment Status Current

Account Details

Account status Open

Type Credit Card

Responsibility Individual

Remarks No Info

Times 30/60/90 days late 0/0/0

Closed No Info

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

DISCOVER FINANCIAL SERVI  
POB 15316  
WILMINGTON, DE 19850

(800) 347-2683

**CITICARDS CBNA**

Reported: Nov. 22, 2021

**\$0.00****In good standing****Overview**You're currently using **0%** of your account's limit.

Balance	Credit limit
\$0	\$4000
Monthly payment	\$0
Opened	Jan. 10, 2018 (3 yrs, 10 mos)

**Payment History**You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current    ✗ Late    ● Unknown

Last payment	Oct. 27, 2021
Current Payment Status	Current
Amount past due	\$0



Worst Payment Status	Current
<b>Account Details</b>	
Account status	Open
Type	Flexible spending credit card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

**see an error?**

**DIRECT DISPUTE™**

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

**DISPUTE AN ERROR**

**Creditor Information**

CITICARDS CBNA  
PO BOX 6217  
SIOUX FALLS, SD 57117

BANK OF AMERICA

Reported: Nov. 16, 2021

\$0.00

In good standing

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$5000
Monthly payment	\$0
Opened	Nov. 07, 2020 (1 yr)

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2020											✓	✓
✓	Current											
✗	Late											
●	Unknown											

Last payment	Oct. 28, 2021
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Credit Card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

**see an error?****DIRECT DISPUTE™**

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

**DISPUTE AN ERROR****Creditor Information**

BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998

(800) 421-2110

**CAPITAL ONE BANK USA NA**

Reported: Nov. 10, 2021

**\$0.00****In good standing**

Overview

You're currently using **0%** of your account's limit.

Balance	Credit limit
\$0	\$5500
Monthly payment	\$0
Opened	Dec. 14, 2018 (2 yrs, 11 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	Sep. 11, 2021
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Credit Card

Type	Credit Card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

CAPITAL ONE BANK USA NA  
PO BOX 31293  
SALT LAKE CITY, UT 84131

(800) 955-7070

BANK OF AMERICA

Reported: Nov. 09, 2021

\$0.00  
In good standing

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$1900
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Mar. 17, 2015 (6 yrs, 8 mos)

Payment History

You’ve made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current    ✗ Late    ● Unknown

Last payment	Oct. 12, 2021
<hr/>	
Current Payment Status	Current
<hr/>	
Amount past due	\$0
<hr/>	
Worst Payment Status	Current

Account Details

Account status	Open
<hr/>	
Type	Credit Card

Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998

(800) 421-2110

AMERICAN EXPRESS

Reported: Nov. 03, 2021

\$5.00  
In good standing

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$5	\$3000
<hr/>	
Monthly payment	\$5
<hr/>	
Opened	Nov. 06, 2016 (5 yrs)

Payment History

You’ve made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current    ✗ Late    ● Unknown

Last payment	No Info
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Credit Card



Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

AMERICAN EXPRESS  
P.O. BOX 981537  
EL PASO, TX 79998

(800) 874-2717

JPMCB CARD SERVICES

Reported: Nov. 03, 2021

\$131.00  
In good standing

Overview

You're currently using 3% of your account's limit.

Balance	Credit limit
\$131	\$4800
<hr/>	
Monthly payment	\$35
<hr/>	
Opened	Jan. 17, 2017 (4 yrs, 10 mos)

Payment History

You’ve made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current    ✗ Late    ● Unknown

Last payment	Oct. 27, 2021
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Flexible spending credit card

Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

JPMCB CARD SERVICES  
PO BOX 15369  
WILMINGTON, DE 19850

(800) 945-2000

APPLE CARD - GS BANK USA

Reported: Oct. 31, 2021

\$0.00  
In good standing

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$3000
Monthly payment	\$0
Opened	Aug. 22, 2019 (2 yrs, 3 mos)

### Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019									✓	✓	✓	✓

✓ Current    ✗ Late    ● Unknown

Last payment	Oct. 27, 2021
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

### Account Details

Account status	Open
Type	Credit Card
Responsibility	Individual

Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

APPLE CARD - GS BANK USA  
LOCKBOX 6112 P.O. BOX 7247  
PHILADELPHIA, PA 19170

(877) 255-5923

PNC BANK CARD SERVICES

Reported: Oct. 26, 2021

\$5.00  
In good standing

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$5	\$2000

Monthly payment	\$5
Opened	Oct. 23, 2019 (2 yrs, 1 mo)

Payment History

You’ve made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019											✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	Sep. 30, 2021
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Credit Card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0

Closed

No Info

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

PNC BANK CARD SERVICES  
PNC CB INVESTIGATIONS PO BOX 5580  
CLEVELAND, OH 44101

COMENITYCAPITALBANK/FORE

Reported: Nov. 07, 2020

\$0.00

Closed

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$1000

Monthly payment	\$0
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Opened	Oct 31 2016 (5 yrs 1 mo)
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opened

Oct. 31, 2016 (Closed, Time)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	●	●	●	●	●	●	●	●	●	●		
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	✓	✓	●	●	●	●	●	●	●	●	●	●
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



✓ Current    ✗ Late    ● Unknown

Last payment Dec. 19, 2016

Current Payment Status Current

Amount past due \$0

Worst Payment Status Current

Account Details

Account status Paid

Type Credit Card

Responsibility Individual

Remarks Account closed by consumer

Times 30/60/90 days late 0/0/0

Closed Feb. 25, 2017



Closed

FEB. 25, 2017

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

COMENITYCAPITALBANK/FORE  
PO BOX 182120  
COLUMBUS, OH 43218

JPMCB CARD SERVICES

Reported: Jul. 13, 2020

\$0.00

Closed

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$5700

Monthly payment	\$0
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Opened	Jan. 07, 2019 (2 yrs, 10 mos)
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## Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✓	✓						
2019		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	Apr. 14, 2019
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Current Payment Status	Current
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Amount past due	\$0
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Worst Payment Status	Current
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## Account Details

Account status	Paid
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Type	Flexible spending credit card
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Responsibility	Individual
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Remarks	Canceled by credit grantor
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Times 30/60/90 days late	0/0/0
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Closed	Jun. 14, 2020
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see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

JPMCB CARD SERVICES  
PO BOX 15369  
WILMINGTON, DE 19850

(800) 945-2000

MACYS DEPARTMENT STORES

Reported: Dec. 07, 2019

\$0.00  
Closed

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$500
Monthly payment	\$0
Opened	Nov. 05, 2016 (5 yrs)

## Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016												✓

✓ Current    ✗ Late    ● Unknown

Last payment Feb. 12, 2018

Current Payment Status Current

Amount past due \$0

Worst Payment Status Current

## Account Details

Account status Paid

Type Charge account

Responsibility Individual

Remarks Dispute of account information/closed by consumer

Times 30/60/90 days late 0/0/0

Closed Feb. 14, 2018

**see an error?**

**DISPUTE DISPUTE™**

DIRECT DISPUTE

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

MACYS DEPARTMENT STORES  
PO BOX 6789  
SIOUX FALLS, SD 57117

SEARS/CBNA

Reported: May 31, 2019

\$0.00

Closed

Overview

You're currently using **0%** of your account's limit.

Balance	Credit limit
\$0	\$250
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Jan. 02, 2017 (4 yrs, 11 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	✓	✓	✓								
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment Jan. 15, 2017

Current Payment Status Current

Amount past due \$0

Worst Payment Status Current

### Account Details

Account status Paid

Type Credit Card

Responsibility Individual

Remarks Dispute of account information/closed by consumer

Times 30/60/90 days late 0/0/0

Closed Feb. 12, 2017

### see an error?

### DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

SEARS/CBNA  
PO BOX 6217  
SIOUX FALLS, SD 57117

CAPITAL ONE BANK USA NA

Reported: Jan. 28, 2019

\$0.00

Closed

Overview

You're currently using **0%** of your account's limit.

Balance	Credit limit
\$0	\$600
Monthly payment	\$0
Opened	Oct. 03, 2015 (6 yrs, 2 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015											✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	Jul. 06, 2018
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

### Account Details

Account status	Paid
Type	Credit Card
Responsibility	Individual
Remarks	Dispute resolved; consumer disagrees, account closed by consumer
Times 30/60/90 days late	0/0/0
Closed	Jan. 07, 2019

### see an error?

#### DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

### DISPUTE AN ERROR



Creditor Information

CAPITAL ONE BANK USA NA  
PO BOX 31293  
SALT LAKE CITY, UT 84131

(800) 955-7070

SYNCB/PAYPAL CREDIT CARD

Reported: Apr. 24, 2018

\$0.00  
Closed

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$3000
Monthly payment	\$0
Opened	Dec. 28, 2016 (4 yrs, 11 mos)

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓	✓									
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016												✓

✓ Current    ✗ Late    ● Unknown

Last payment	No Info
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

### Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual
Remarks	Account closed by consumer
Times 30/60/90 days late	0/0/0
Closed	Dec. 04, 2017

### see an error?

#### DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

### DISPUTE AN ERROR

### Creditor Information

SYNCB/PAYPAL CREDIT CARD  
PO BOX 965005

(866) 300-6432

Reported: Mar. 03, 2018

**\$0.00**

**Closed**

You're currently using **0%** of your account's limit.

Balance	Credit limit
\$0	\$750
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Jan. 18, 2017 (4 yrs, 10 mos)

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✓										
2017		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current    ✗ Late    ● Unknown

Last payment	No Info
Current Payment Status	Current

Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Closed
Type	Charge account
Responsibility	Individual
Remarks	Account closed by consumer
Times 30/60/90 days late	0/0/0
Closed	Mar. 03, 2017

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

COMENITY BANK/NWYRK&CO  
PO BOX 182789  
COLUMBUS, OH 43218

SYNCB/AMAZON PLCC

Reported: Feb. 08, 2018

\$0.00

Closed

Overview

You're currently using **0%** of your account's limit.

Balance	Credit limit
\$0	\$2200
Monthly payment	\$0
Opened	Jan. 13, 2017 (4 yrs, 10 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓											
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓	Current		✗	Late		●	Unknown					

Last payment	Mar. 03, 2017
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Paid
Type	Charge account
Responsibility	Individual
Remarks	Account closed by consumer
Times 30/60/90 days late	0/0/0
Closed	Oct. 23, 2017

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

SYNCB/AMAZON PLCC  
PO BOX 965015  
ORLANDO, FL 32896

(866) 634-8379

BARCLAYS BANK DELAWARE

Reported: Jan. 22, 2018

\$0.00

Closed

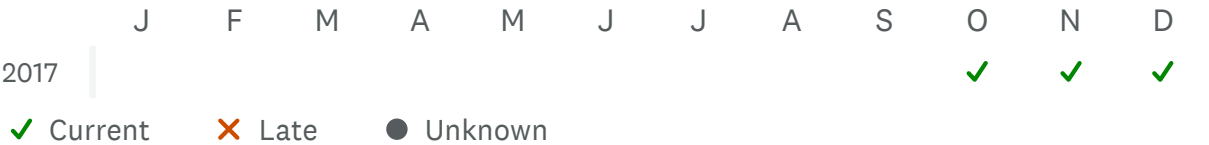
Overview

You're currently using **0%** of your account's limit.

Balance	Credit limit
\$0	\$1000
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Oct. 21, 2017 (4 yrs, 1 mo)

Payment History

You've made **100%** of payments for this account on time.



Last payment	No Info
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual

responsibility	individual
Remarks	Account closed by consumer
Times 30/60/90 days late	0/0/0
Closed	Jan. 22, 2018

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

BARCLAYS BANK DELAWARE  
P.O. BOX 8803  
WILMINGTON, DE 19899

(888) 232-0780

KOHLS DEPARTMENT STORE

Reported: Oct. 22, 2017

\$0.00

Closed

Overview

You're currently using 0% of your account's limit.



Balance	Credit limit
\$0	\$500
Monthly payment	\$0
Opened	Nov. 09, 2016 (5 yrs)

Payment History

You’ve made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2016											✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	No Info
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Closed
Type	Charge account
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0

Closed

Oct. 22, 2017

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

KOHL'S DEPARTMENT STORE  
PO BOX 3115  
MILWAUKEE, WI 53201

(800) 564-5740

SYNCB/WALMART DUAL CARD

Reported: Aug. 23, 2017

\$0.00  
Closed

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$1100
Monthly payment	\$0

Opened

Nov. 15, 2016 (5 yrs)

Payment History

You’ve made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2017	✓	✓	✓	✓	✓	✓	✓					
2016											✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	No Info
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual
Remarks	Account closed by consumer
Times 30/60/90 days late	0/0/0
Closed	Apr. 06, 2017

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

SYNCB/WALMART DUAL CARD  
PO BOX 965024  
ORLANDO, FL 32896

(855) 893-5848

SYNCB/JC PENNEY

Reported: Aug. 16, 2017

\$0.00  
Closed

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$800
Monthly payment	\$0
Opened	Nov. 06, 2016 (5 yrs)

Payment History

You’ve made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2017	✓	●	✓	✓	✓	✓	✓					
2016											✓	✓
✓ Current    ✗ Late    ● Unknown												

Last payment	No Info
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Closed
Type	Charge account
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Feb. 12, 2017

see an error?

DIRECT DISPUTE™

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If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

SYNCB/JC PENNEY  
PO BOX 965007  
ORLANDO, FL 32896

(866) 227-5213

TD BANK USA/TARGET CREDI

Reported: Feb. 13, 2017

\$0.00  
Closed

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$300
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Jan. 18, 2017 (4 yrs, 10 mos)

Payment History

Last payment	No Info
--------------	---------

Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	No Info

Account Details

Account status	Closed
Type	Credit Card
Responsibility	Individual
Remarks	Account closed by consumer
Times 30/60/90 days late	0/0/0
Closed	Feb. 12, 2017

see an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

TD BANK USA/TARGET CREDI  
PO BOX 673  
MINNEAPOLIS, MN 55440

Hide closed (13)

## Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your TransUnion report.

### CBNA

Inquiry: Nov. 16, 2020

Bank

(888) 248-4465

#### See an error?

Find out how to [dispute a hard inquiry](#)

#### Institution Information

CBNA  
6400 LAS COLINAS B  
IRVING, TX  
75039  
(888) 248-4465

### CAPITAL ONE NA

Inquiry: Nov. 15, 2020

Bank

(800) 955-7070

#### See an error?

Find out how to [dispute a hard inquiry](#)



**Institution Information**

CAPITAL ONE NA  
15000 CAPITAL ONE US364412  
RICHMOND, VA  
23238  
(800) 955-7070

**BANK OF AMERICA**

Inquiry: Nov. 07, 2020

Bank  
(800) 421-2110

**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX  
79998  
(800) 421-2110

**BANK OF AMERICA**

Inquiry: Nov. 03, 2020

Bank  
(800) 421-2110

**See an error?**

Find out how to [dispute a hard inquiry](#)

**Institution Information**

BANK OF AMERICA  
PO BOX 982238

PO BOX 15316  
EL PASO, TX  
79998  
(800) 421-2110

## DISCOVER FINANCIAL SVC

Inquiry: Oct. 30, 2020

Finance/Personal

(800) 347-2683

### See an error?

Find out how to [dispute a hard inquiry](#)

### Institution Information

DISCOVER FINANCIAL SVC  
PO BOX 15316  
WILMINGTON, DE  
19850  
(800) 347-2683

## Collections

If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

*Clean slate! As of Nov. 30, 2021, you have no collection accounts on your credit report.*

## Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

Lookin' good! As of Nov. 30, 2021, you have no public records on your report.

\$300 WELCOME BONUS

Citi Custom Cash<sup>SM</sup> Card



64 Reviews

Your chance of approval is **good**



REWARDS RATE	WELCOME BONUS	ANNUAL FEE
1% - 5% Cash Back	\$300	\$0

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