

Partnered  
with



# Your 3B Report & Vantage Scores® 3.0

Transunion®

753

Experian®

737

Equifax®

750

\*Vantage Score® 3.0 credit score

## Personal Information

	Transunion®	Experian®	Equifax®
Credit Report Date	9/5/2024	9/5/2024	9/5/2024
Name Also Known As:	YORLANDY PONCIANO GARCIA,YORLANDY,PONCIANO YORLANDY PONCIANOGARCIA	GARCIA YORLANDY PONCIANO YORLANDY PONCIANO-GARCIA	YORLANDY PONCIANO YORLANDY PONCIANO GARCIA
Date of Birth	1987	1987	1987
Current Address	1851 HARPOON HOLIDAY, FL 34690	1851 HARPOON DR HOLIDAY, FL 346906033	1851 HARPOON DR HOLIDAY, FL 34690
Previous Address	--	--	--
Employer	SELF EMPLOYED Date Updated: 3/11/2023	SELF EMPLOYED Date Updated: 4/1/2023	BDB Date Updated: 3/1/2023
	BDB Date Updated: 3/11/2023	BDB Date Updated: 3/1/2023	SELF EMPLOYED Date Updated: 3/1/2023

## Consumer Statement

Transunion®	NONE REPORTED
Experian®	NONE REPORTED
Equifax®	NONE REPORTED

## Summary

	Transunion®	Experian®	Equifax®
Total Accounts	9	9	9
Open Accounts:	5	5	5
Closed Accounts:	4	4	4
Delinquent:	0	0	0
Derogatory:	0	0	0

9/5/24, 9:16 AM		3-Bureau Credit Report & Scores   SmartCredit		
Balances:	\$20,248	\$20,248	\$20,506	
Payments:	\$450	\$450	\$450	
Public Records:	0	0	0	
Inquiries (2 years):	1	12	10	

Account History

At-a-glance viewing of your payment history

	OK	30	60	90	120	150	PP	RF
Unknown	Current	30 Days Late	60 Days Late	90 Days Late	120 Days Late	150+ Days Late	Payment Plan	Repossessor Foreclosure
CO Collection Chargeoff								

Revolving Accounts : Accounts with an open-end term

CREDITONEBNK

	Transunion®	Experian®	Equifax®
Account #	470793*****	470793*****	470793*****
High Balance:	\$363	\$363	\$1,000
Last Verified:	7/2/2023	--	--
Date of Last Activity:	6/22/2023	7/1/2023	6/1/2023
Date Reported:	7/2/2023	7/2/2023	7/1/2023
Date Opened:	2/19/2023	2/1/2023	2/1/2023
Balance Owed:	\$0	\$0	\$0
Closed Date:	6/28/2023	--	--
Account Rating:	Paid	Paid	Paid
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank Credit Cards	Bank Credit Cards	All Banks
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Account closed by consumer	Credit line closed - consumer request - reported by subscriber.	Account closed at consumer's request Closed or paid account/zero balance
Payment Amount:	\$0	\$0	\$0
Last Payment:	6/22/2023	6/22/2023	6/1/2023

Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	--
Payment Frequency:	--	--	--
Credit Limit:	\$1,000	\$1,000	\$0

Two-Year Payment History

Transunion

																			OK	
Jul	Aug	Sep	Oct	Nov	Nov	Dec	'22	Feb	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov	Dec	'23	Feb
OK			OK			OK														
Apr			May			Jun														

Experian

																			OK	
Aug	Sep	Oct	Nov	Nov	Dec	'22	Feb	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov	Dec	'23	Feb	Apr
OK			OK																	
May			Jun			Jul														

Equifax

Jun	Jul	Aug	Sep	Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb
Mar			Apr			May														

Days Late - 7 Year History

Transunion®			Experian®			Equifax®		
30: 0			60: 0			90: 0		

JPMCB CARD

	Transunion®	Experian®	Equifax®
Account #	426684*****	426684*****	426684*****
High Balance:	\$250	\$250	\$0
Last Verified:	8/18/2024	--	--
Date of Last Activity:	8/18/2024	8/1/2024	5/1/2024
Date Reported:	8/18/2024	8/18/2024	5/1/2024
Date Opened:	3/15/2024	3/1/2024	3/1/2024
Balance Owed:	\$223	\$223	\$130

Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank Credit Cards	Bank Credit Cards	National Credit Card Companies
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Credit card Amount in H/C column is credit limit
Payment Amount:	\$40	\$40	\$40
Last Payment:	8/11/2024	8/11/2024	5/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$4,750	\$4,750	\$4,000

Two-Year Payment History

Transunion

OK

Aug Sep Oct Nov Dec '23 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '24 Feb Mar Apr

OK OK OK  
May Jun Jul

Experian

OK OK

Sep Oct Nov Dec '23 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '24 Feb Mar Apr May

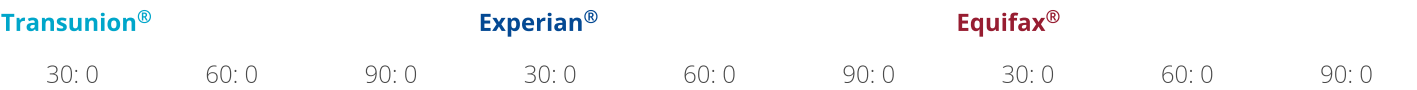
OK OK OK  
Jun Jul Aug

Equifax

Apr May Jun Jul Aug Sep Oct Nov Dec '23 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

'24 Feb Mar

Days Late - 7 Year History



SUNCST CU

	Transunion®	Experian®	Equifax®
Account #	468712*****	468712*****	468712*****
High Balance:	\$1,949	\$1,949	\$0
Last Verified:	8/12/2024	--	--
Date of Last Activity:	8/12/2024	8/1/2024	8/1/2024
Date Reported:	8/12/2024	8/12/2024	8/1/2024
Date Opened:	11/9/2023	11/1/2023	11/1/2023
Balance Owed:	\$406	\$406	\$406
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Credit Union Credit Card	Credit Unions	National Credit Card Companies
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Credit card Amount in H/C column is credit limit
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/2/2024	8/2/2024	8/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$2,000	\$2,000	\$2,000

Two-Year Payment History

Transunion															OK					OK					OK					OK				
Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr														
OK			OK			OK																												
May			Jun			Jul																												

Experian															OK							OK							OK							OK							OK							OK																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							</

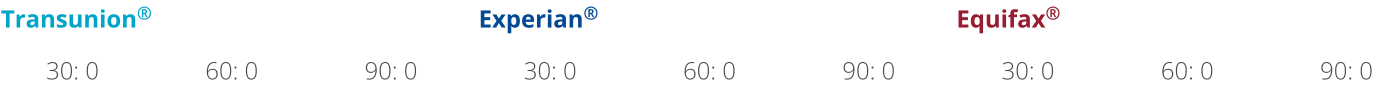
JunJulAug

Equifax

JulAugSepOctNovDec'23FebMarAprMayJunJulAugSepOctNovDec'24FebMar

AprMayJun

Days Late - 7 Year History



SUNCST CU

	Transunion®	Experian®	Equifax®
Account #	468712*****	468712*****	468712*****
High Balance:	\$0	\$1,300	\$0
Last Verified:	5/12/2024	--	--
Date of Last Activity:	4/24/2024	5/1/2024	--
Date Reported:	5/12/2024	5/12/2024	5/1/2024
Date Opened:	11/9/2023	11/1/2023	11/1/2023
Balance Owed:	\$0	\$0	\$0
Closed Date:	4/24/2024	--	--
Account Rating:	Closed	Closed	Closed
Account Description:	Individual	Individual	--
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Credit Union Credit Card	Credit Unions	National Credit Card Companies
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Unknown
Creditor Remarks:	Credit card lost or stolen	Credit card lost or stolen. Credit card lost or stolen	Credit card Amount in H/C column is credit limit Lost or stolen card
Payment Amount:	\$0	\$0	\$0
Last Payment:	3/31/2024	3/31/2024	--
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$2,000	\$2,000	\$0

Two-Year Payment History

Transunion

																		OK	OK	
May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24
OK			OK			OK														
Feb	Mar	Apr																		

Experian

																OK	OK	OK	OK		
Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	
OK		OK																			
Mar	Apr	May																			

Equifax

Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
'24	Feb	Mar																		

Days Late - 7 Year History

Transunion®

Experian®

Equifax®

30: 0

60: 0

90: 0

30: 0

60: 0

90: 0

30: 0

60: 0

90: 0

SUNCST CU

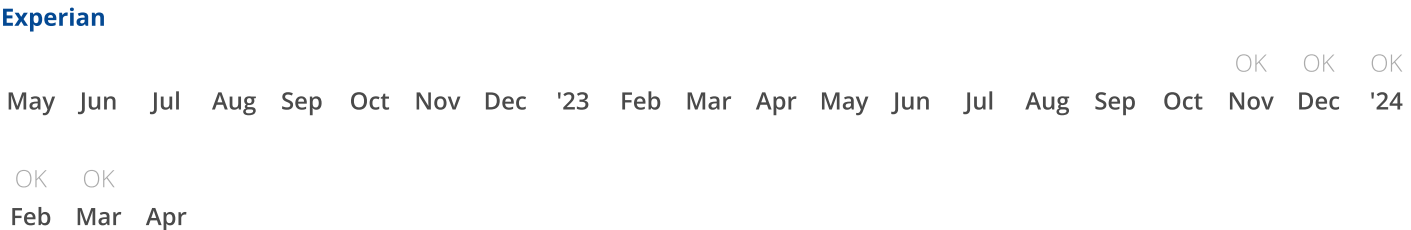
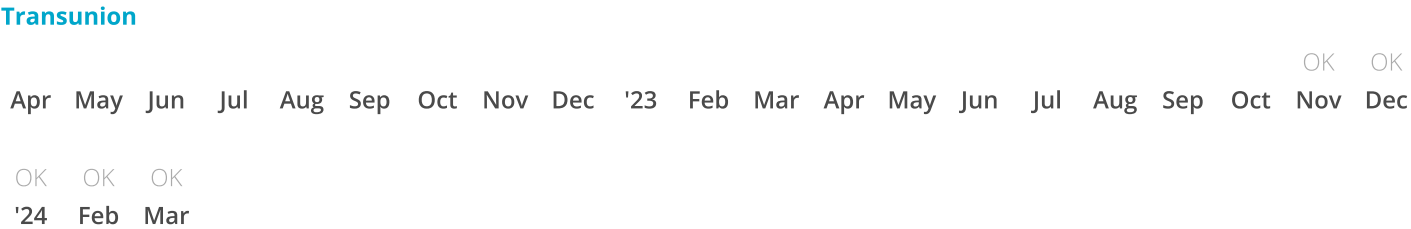
	Transunion®	Experian®	Equifax®
Account #	468712*****	468712*****	468712*****
High Balance:	\$0	\$1,300	\$0
Last Verified:	4/11/2024	--	--
Date of Last Activity:	3/25/2024	4/1/2024	--
Date Reported:	4/11/2024	4/11/2024	4/1/2024
Date Opened:	11/9/2023	11/1/2023	11/1/2023
Balance Owed:	\$0	\$0	\$0
Closed Date:	3/25/2024	--	--
Account Rating:	Closed	Closed	Closed
Account Description:	Individual	Individual	--
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Credit Union Credit Card	Credit Unions	National Credit Card Companies

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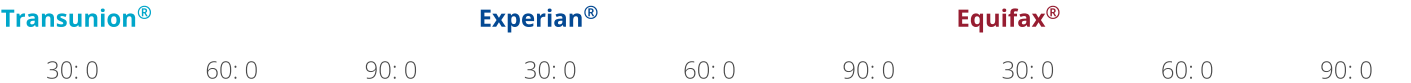
3-Bureau Credit Report & Scores | SmartCredit

Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Unknown
Creditor Remarks:	Credit card lost or stolen	Credit card lost or stolen. Credit card lost or stolen	Credit card Amount in H/C column is credit limit Lost or stolen card
Payment Amount:	\$0	\$0	\$0
Last Payment:	3/6/2024	3/6/2024	--
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$2,000	\$2,000	\$0

Two-Year Payment History



Days Late - 7 Year History



CCB/BURLIN

	Transunion®	Experian®	Equifax®
Account #	778840*****	778840*****	778840*****



High Balance:	\$106	\$106	\$0
Last Verified:	8/27/2024	--	--
Date of Last Activity:	4/14/2024	7/1/2024	4/1/2024
Date Reported:	8/27/2024	7/26/2024	8/1/2024
Date Opened:	12/18/2022	12/1/2022	12/1/2022
Balance Owed:	\$0	\$0	\$0
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	General Clothing Store	General Clothing Store	General Clothing Store
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Charge Amount in H/C column is credit limit
Payment Amount:	\$0	\$0	\$0
Last Payment:	4/14/2024	4/14/2024	4/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Charge account	Charge account	Charge account
Payment Frequency:	--	--	--
Credit Limit:	\$250	\$250	\$250

Two-Year Payment History

Transunion

				OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr
	OK	OK	OK																	
May	Jun	Jul																		

Experian

				OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr
OK	OK	OK																		
May	Jun	Jul																		

Equifax

Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

Apr May Jun

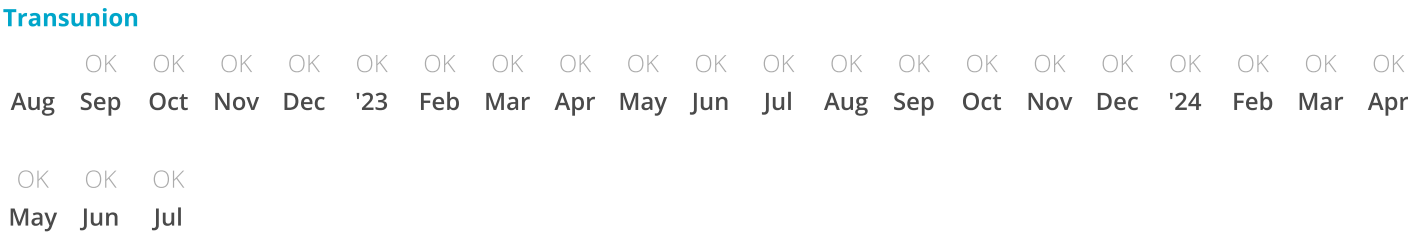
Days Late - 7 Year History



CAPITAL ONE

	Transunion®	Experian®	Equifax®
Account #	517805*****	517805*****	517805*****
High Balance:	\$513	\$513	\$0
Last Verified:	8/26/2024	--	--
Date of Last Activity:	8/26/2024	8/1/2024	8/1/2024
Date Reported:	8/26/2024	8/26/2024	8/1/2024
Date Opened:	8/27/2022	8/1/2022	8/1/2022
Balance Owed:	\$5	\$5	\$5
Closed Date:	--	--	--
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank Credit Cards	Bank Credit Cards	All Banks
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Credit card Amount in H/C column is credit limit
Payment Amount:	\$5	\$5	\$5
Last Payment:	8/16/2024	8/16/2024	8/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$501	\$501	\$501

Two-Year Payment History



Experian

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar	Apr	May
OK	OK	OK																		
Jun	Jul	Aug																		

Equifax

Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'24	Feb	Mar
Apr	May	Jun																		

Days Late - 7 Year History

Transunion®							Experian®											Equifax®		
30: 0	60: 0	90: 0					30: 0	60: 0	90: 0									30: 0	60: 0	90: 0

Installment Accounts : Accounts comprised of fixed terms with regular payments

SANTANDER

	Transunion®	Experian®	Equifax®
Account #	300002*****	300002*****	300002*****
High Balance:	\$21,324	\$21,324	\$21,324
Last Verified:	11/15/2023	--	--
Date of Last Activity:	11/15/2023	11/1/2023	11/1/2023
Date Reported:	11/15/2023	11/15/2023	11/1/2023
Date Opened:	3/11/2023	3/1/2023	3/1/2023
Balance Owed:	\$0	\$0	\$0
Closed Date:	11/15/2023	--	--
Account Rating:	Closed	Paid	Paid
Account Description:	Joint	Joint	Joint
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Auto Financing	Personal Loan Companies	Auto Financing
Account Status:	Closed	Closed	Closed
Payment Status:	Current	Current	Current
Creditor Remarks:	Closed	--	Closed or paid account/zero balance Auto
Payment Amount:	\$0	\$0	\$0
Last Payment:	11/15/2023	11/15/2023	11/1/2023

Term Length:	72 Month(s)	72 Month(s)	72 Month(s)
Past Due Amount:	\$0	\$0	\$0
Account Type:	Auto Loan	Auto Loan	Auto Loan
Payment Frequency:	Monthly (every month)	--	--
Credit Limit:	\$0	\$0	\$0

Two-Year Payment History

Transunion

															OK	OK	OK	OK	OK	
Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul
OK	OK	OK																		
Aug	Sep	Oct																		

Experian

															OK	OK	OK	OK	OK	
Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun	Jul	Aug
OK	OK																			
Sep	Oct	Nov																		

Equifax

Oct	Nov	Dec	'22	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'23	Feb	Mar	Apr	May	Jun
Jul	Aug	Sep																		

Days Late - 7 Year History

Transunion®			Experian®			Equifax®		
30: 0	60: 0	90: 0	30: 0	60: 0	90: 0	30: 0	60: 0	90: 0

SUNCOAST CU

	Transunion®	Experian®	Equifax®
Account #	713308*	713308*	713308*****
High Balance:	\$22,896	\$22,896	\$22,896
Last Verified:	8/31/2024	--	--
Date of Last Activity:	8/31/2024	8/1/2024	7/1/2024
Date Reported:	8/31/2024	8/31/2024	7/1/2024
Date Opened:	11/10/2023	11/1/2023	11/1/2023
Balance Owed:	\$19,614	\$19,614	\$19,965

### Two-Year Payment History

[illegible][illegible]

Jun Jul Aug Sep Oct Nov Dec '23 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '24 Feb

Mar Apr May

## Equifax®

90: 0

Public Information

None Reported

Inquiries

Creditor Name	Date of Inquiry	Credit Bureau
SUNCOAST CREDIT UNION	11/8/2023	Experian
JPMCB CARD	3/15/2024	Experian
NCCINC/STADIUM TOYOTA	3/11/2023	Experian
700 CREDIT/BRANDON NIS	3/11/2023	Experian
CAPITAL ONE AUTO FIN	3/11/2023	Experian
ALLY FINANCIAL	3/11/2023	Experian
ALLY FINANCIAL	3/11/2023	Experian
SANTANDER CONSUMER USA	3/11/2023	Experian
GLOBAL LENDING SERVICE	3/11/2023	Experian
AMERICANCORP	3/11/2023	Equifax
ACHIEVACRE	3/11/2023	Equifax
WSTLAKENCM	3/11/2023	Equifax
STADIUMINC	3/11/2023	Equifax
GLOBALLEND	3/11/2023	Equifax
SAFCO	3/11/2023	Equifax
CAP ONE AF	3/11/2023	Equifax
BRANDONNIS	3/11/2023	Equifax
NMAC	3/11/2023	Equifax
CREDIT ONE BANK NA	2/14/2023	Experian
COMENITYCAPITAL/BURLIN	12/18/2022	Experian
CAPITAL ONE	8/24/2024	TransUnion
CAP ONE NA	8/24/2024	Experian
CAPITALONE	8/24/2024	Equifax
CAP ONE NA	8/17/2022	Experian

Creditor Contacts [Show](#)





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<sup>1</sup>The estimated calculation was obtained from the FICO® calculator to determine savings from starting credit score to credit score before the above-mentioned financing occurred. Our calculation is subject to change without notice.

<sup>2</sup>Calculation Methodology: Our savings estimates are derived from historical internal data, analyzing subscribers' credit reports for increased scores in two categories: new auto and new mortgage financings. Assumptions include precise credit score reporting, consistent correlations between score ranges and financing rates, uniform loan terms (except interest rates), steady interest rates over the loan term, and consistent borrowing behaviors. Note that our estimates rely on accurate credit reporting, average loan data, and current interest rates, but may not account for individual interest rate variations or significant shifts in borrowing and repayment habits. We assumed a conversion from VantageScore® v3.0 to FICO® v8.0, verified by an official FICO® v8.0 calculator. Our calculation is subject to change without notice.

<sup>3</sup>ScoreBuilder is an individual communications tool using our patented Action button where all requests taken by an individual are sent direct-to-creditor customer service. ScoreBoost is a payment and spending simulation based on credit utilization from TransUnion®, Experian®, and Equifax®.