

Partnered  
with



## Your 3B Report & Vantage Scores® 3.0

Transunion®

Experian®

Equifax®

751

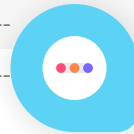
750

751

\*Vantage Score® 3.0 credit score

### Personal Information

	Transunion®	Experian®	Equifax®
Credit Report Date	9/3/2024	9/3/2024	9/3/2024
Name Also Known As:	JOSE A BERNALSAENZ	JOSE A BERNAL-SAENZ JOSE A SAENZ	JOSE A BERNAL-SAENZ
Date of Birth	1997	1997	1997
Current Address	1234 SHERWOOD COLORADO SPRINGS, CO 80906	1234 SHERWOOD LN COLORADO SPRINGS, CO 809065535	1234 SHERWOOD LN COLORADO SPRINGS, CO 80906
Previous Address	--	--	--
Employer	--	--	--



### Consumer Statement

Transunion® NONE REPORTED

Experian® NONE REPORTED

Equifax® NONE REPORTED











### Summary

Total Accounts	3	3	3
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Open Accounts:	3	3	3
Closed Accounts:	0	0	0
Delinquent:	0	0	0
Derogatory:	0	0	0
Balances:	\$0	\$0	\$0
Payments:	\$0	\$0	\$0
Public Records:	0	0	0
Inquiries (2 years):	0	3	0

## Account History

At-a-glance viewing of your payment history

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

**Revolving Accounts :** Accounts with an open-end term

### BK OF AMER

	Transunion®	Experian®	Equifax®
Account #	****	****	440066*****
High Balance:	\$1,008	\$1,008	\$0
Last Verified:	8/8/2024	--	--
Date of Last Activity:	8/3/2024	8/1/2024	8/1/2024
Date Reported:	8/8/2024	8/6/2024	8/1/2024
Date Opened:	8/2/2023	8/1/2023	8/1/2023
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:	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:	\$0	\$0	\$0
Last Payment:	8/3/2024	8/3/2024	8/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$3,600	\$3,600	\$3,600

Two-Year Payment History

Transunion

													OK	OK	OK	OK	OK	OK
ago	sept	oct	nov	dic	ene	feb	mar	abr	may	jun	jul	ago	sept	oct	nov	dic	ene	
OK	OK	OK	OK	OK	OK													
feb	mar	abr	may	jun	jul													

Experian

												OK	OK	OK	OK	OK	OK	OK
sept	oct	nov	dic	ene	feb	mar	abr	may	jun	jul	ago	sept	oct	nov	dic	ene	feb	
OK	OK	OK	OK	OK	OK													
mar	abr	may	jun	jul	ago													

Equifax

jul	ago	sept	oct	nov	dic	ene	feb	mar	abr	may	jun	jul	ago	sept	oct	nov	dic	
ene	feb	mar	abr	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

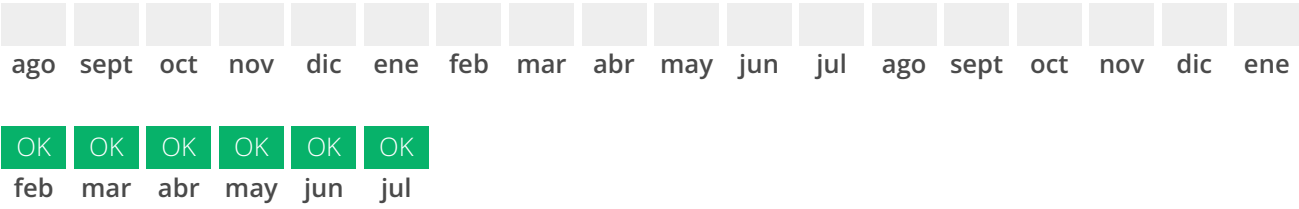
90: 0

## BK OF AMER

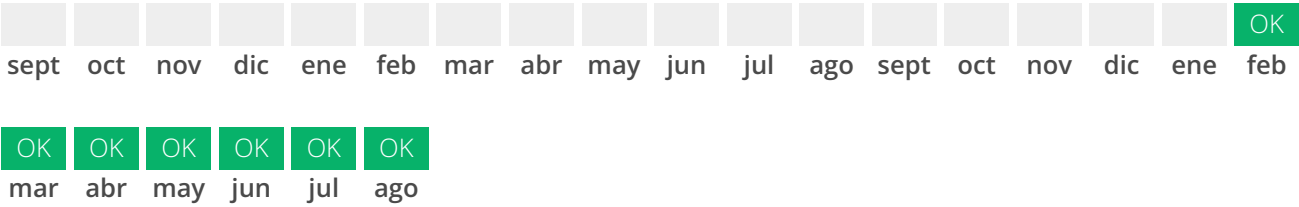
	Transunion®	Experian®	Equifax®
<b>Account #</b>	****	****	440066*****
<b>High Balance:</b>	\$465	\$465	\$0
<b>Last Verified:</b>	8/27/2024	--	--
<b>Date of Last Activity:</b>	8/24/2024	8/1/2024	8/1/2024
<b>Date Reported:</b>	8/27/2024	8/25/2024	8/1/2024
<b>Date Opened:</b>	2/14/2024	2/1/2024	2/1/2024
<b>Balance Owed:</b>	\$0	\$0	\$0
<b>Closed Date:</b>	--	--	--
<b>Account Rating:</b>	Open	Open	Open
<b>Account Description:</b>	Individual	Individual	Individual
<b>Dispute Status:</b>	Account not disputed	Account not disputed	Account not disputed
<b>Creditor Type:</b>	Bank Credit Cards	Bank Credit Cards	National Credit Card Companies
<b>Account Status:</b>	Open	Open	Open
<b>Payment Status:</b>	Current	Current	Current
<b>Creditor Remarks:</b>	--	--	Credit card Amount in H/C column is credit limit
<b>Payment Amount:</b>	\$0	\$0	\$0
<b>Last Payment:</b>	8/24/2024	8/24/2024	8/1/2024
<b>Term Length:</b>	--	--	--
<b>Past Due Amount:</b>	\$0	\$0	\$0
<b>Account Type:</b>	Credit Card	Credit Card	Credit Card
<b>Payment Frequency:</b>	--	--	--
<b>Credit Limit:</b>	\$3,700	\$3,700	\$3,700

## Two-Year Payment History

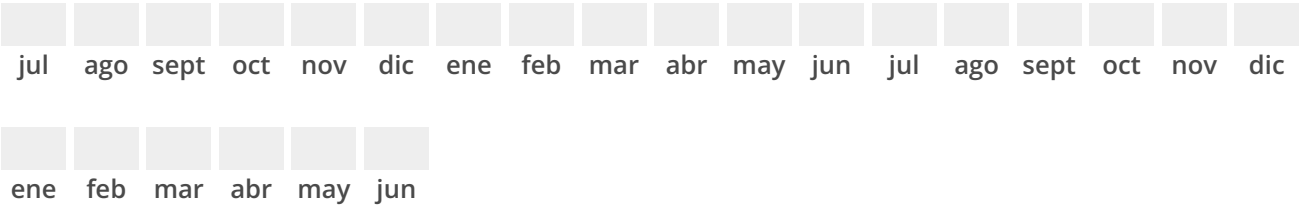
Transunion



Experian



Equifax



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
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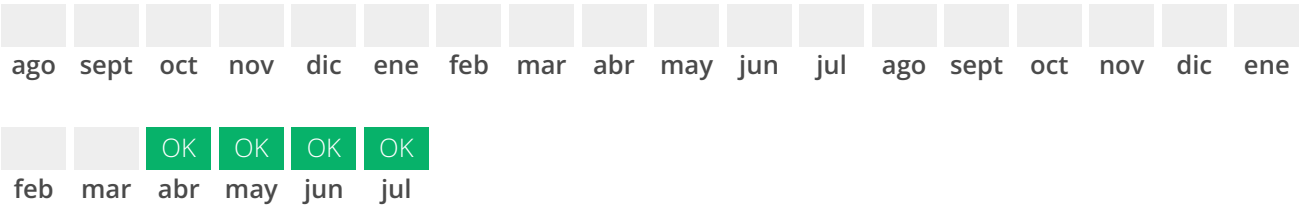
JPMCB CARD

	Transunion®	Experian®	Equifax®
Account #	426684*****	426684*****	426684*****
High Balance:	\$249	\$249	\$0
Last Verified:	8/21/2024	--	--
Date of Last Activity:	8/19/2024	8/1/2024	8/1/2024
Date Reported:	8/21/2024	8/21/2024	8/1/2024
Date Opened:	3/22/2024	3/1/2024	3/1/2024
Balance Owed:	\$0	\$0	\$0
Closed Date:	--	--	--

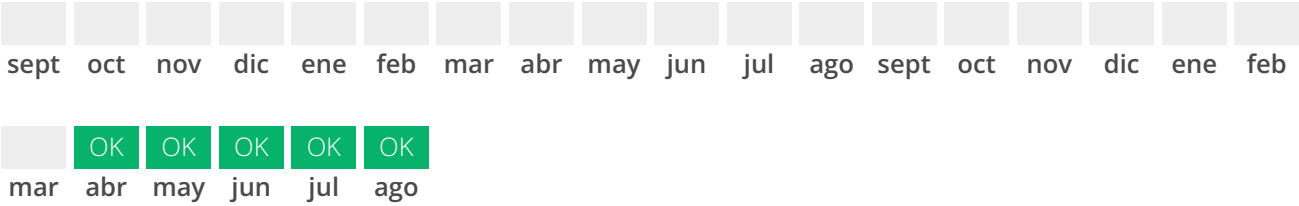
Account Rating:	Open	Open	Open
Account Description:	Individual	Individual	Individual
Dispute Status:	Account not disputed	Account not disputed	Account not disputed
Creditor Type:	Bank Credit Cards	Bank Credit Cards	National Credit Card Companies
Account Status:	Open	Open	Open
Payment Status:	Current	Current	Current
Creditor Remarks:	--	--	Credit card Amount in H/C column is credit limit
Payment Amount:	\$0	\$0	\$0
Last Payment:	8/19/2024	8/19/2024	8/1/2024
Term Length:	--	--	--
Past Due Amount:	\$0	\$0	\$0
Account Type:	Credit Card	Credit Card	Credit Card
Payment Frequency:	--	--	--
Credit Limit:	\$4,500	\$4,500	\$4,500

Two-Year Payment History

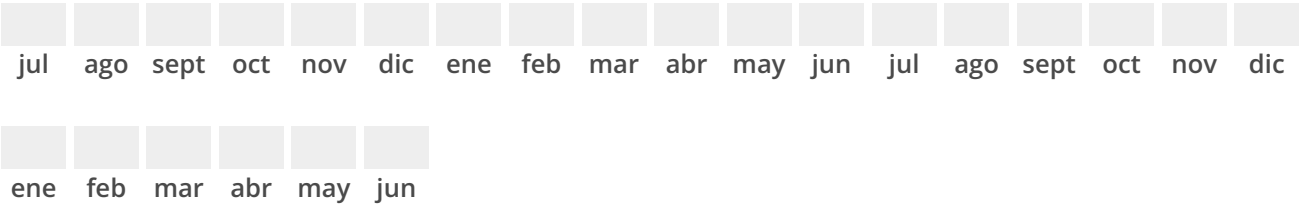
Transunion



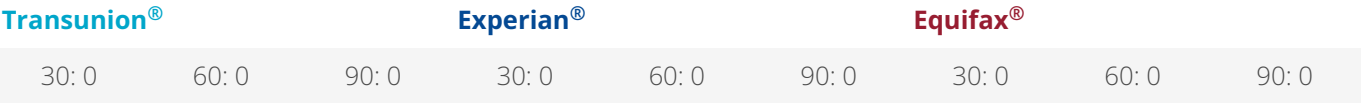
Experian



Equifax



Days Late - 7 Year History



Public Information

None Reported

Inquiries

Creditor Name	Date of Inquiry	Credit Bureau
BK OF AMER	2/14/2024	Experian
WFBNA CARD	2/14/2024	Experian
JPMCB CARD	3/22/2024	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®.