

Personal Credit Report for:

**JACOB RAPOSA**

File Number:

**393574921**

Date Created:

**10/12/2025**

Visit [transunion.com/dispute](https://transunion.com/dispute) to start a dispute online.

If you are experiencing a financial hardship related to a public health emergency or your personal circumstances, you can add a consumer statement to your credit file to explain your situation by visiting us at [www.transunion.com/credit-help](https://www.transunion.com/credit-help).

## Personal Information

You have been on our files since 01/14/2015. Your SSN has been masked for your protection.

### Credit Report Date

10/12/2025

### Social Security Number

XXX-XX-5736

### Date of Birth

10/08/1996

### Name

JACOB D. RAPOSA

## Addresses

### Current Address

1006 CREEKWOOD DR ZELIENOPLE, PA 16063-9336

### Date Reported

06/24/2024

### Other Address

1338 PERRY HWY APT 1 PORTERSVILLE, PA 16051-2330

### Date Reported

10/21/2019

**Other Address**

608 PERRY HWY HARMONY, PA 16037-7420

**Date Reported**

12/25/2022

**Other Address**

225 E COMMONS DR APT 1 CRANBERRY TOWNSHIP, PA 16066-4422

**Date Reported**

04/30/2021

**Other Address**

511 8TH ST OAKMONT, PA 15139-1322

**Date Reported**

01/31/2019

**Other Address**

41 ALLEGHENY AVE APT 107 OAKMONT, PA 15139-2205

**Date Reported**

11/30/2016

**Other Address**

765 15TH ST OAKMONT, PA 15139-1005

**Date Reported**

01/14/2015

## Phone Numbers

**Phone Number**

(724) 814-6288

**Phone Number**

(724) 814-6285

**Phone Number**

(724) 679-2940

**Phone Number**

(724) 815-6288

**Phone Number**

(814) 628-6288

## Employers

**Employer**

## PDL DISTRIBUTION

Occupation Date Verified  
SENIOR DISTRIBUTION 06/18/2024

## DDL DISTRIBUTION

Date Verified  
04/16/2021

## BOBBY RAHAL VOLVO

Occupation Date Verified  
LOT ATTENDANT 06/16/2017

## Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

 TransUnion is now including some Buy Now, Pay Later (BNPL) installment loans, also known as a "point-of-sale installment loans" on credit reports. At this time, BNPL information provided to TransUnion is visible to you, but scoring providers, lenders, insurers or other authorized companies that may access your credit report will not be able to use this data. As a result, it will not affect credit decisions or credit scores calculated using TransUnion data. In the future, Buy Now, Pay Later may be factored in to credit scores and credit decisions (for example, account opening or account review decisions). Visit our [FAQs](#) to learn more.

### Payment/Remarks Key

#### Ratings

OK Current, paying or paid as agreed

N/R Not Reported

X Unknown

30 Account 30 days late

60 Account 60 days late

90 Account 90 days late

120 Account 120 or more days late

COL Transferred to collection

VS Voluntarily surrendered

RPO Repossession

**c/o** Charged off by account provider

**FC** Foreclosure

#### Remarks

**AAP:** Loan assumed by another party

**ACQ:** Acquired from another lender

**ACR:** Account closed due to refinance

**ACT:** Account closed due to transfer

**AFR:** Account acquired by RTC/FDIC

**AID:** Account information disputed by consumer

**AJP:** Adjustment pending

**AMD:** Active military duty

**AND:** Affected by natural disaster

**BAL:** Balloon payment

**BKL:** Included in bankruptcy

**BKW:** Bankruptcy withdrawn

**CAD:** Dispute account/closed by consumer

**CBC:** Account closed by consumer

**CBD:** Dispute resolved/consumer disagrees/closed by consumer

**CBG:** Canceled by credit grantor

**CBL:** Chapter 7 bankruptcy

**CBR:** Chapter 11 bankruptcy

**CBT:** Chapter 12 bankruptcy

**CLA:** Placed for collection

**CLO:** Closed

**CLS:** Credit line suspended

**CRB:** Collateral released—balance owing

**CTR:** Account closed—transfer to refinance

**CTS:** Contact subscriber

**DDR:** -none-

**DLU:** Deed in lieu

**DM:** Bankruptcy dismissed

**DRC:** Dispute resolved/consumer disagrees

**DRG:** Dispute resolved reported by credit grantor

**ER:** Election of remedy

**ETB:** Early termination/balance owing

**ETI:** Early termination by default

**ETO:** Early termination/obligation settled

**ETS:** Early termination/status pending

**FCL:** Foreclosure

**FPD:** Account paid, foreclosure started

**FPI:** Foreclosure initiated

**FRD:** Foreclosure collateral sold

**FTB:** Full termination/balance owing

**FTO:** Full termination/obligation satisfied

**FTS:** Full termination/status pending

**INA:** Inactive account

**INP:** Debt being paid through insurance

**INS:** Paid by insurance

**IRB:** Involuntary repossession/balance owing

**IRE:** Involuntary repossession

**IRO:** Involuntary repossession/obligation satisfied

**JUG:** Judgment granted

**LA:** Lease assumption

**LMN:** Loan Modified Not GOVT (government)

**LNA:** Credit line is no longer available

**MCC:** Managed by credit counseling service

**MOV:** No forwarding address

**NIR:** Student loan not in repayment

**NPA:** Now paying

**PAL:** Purchase by another lender

**PCL:** Paid collection

**PDD:** Paid by dealer

**PDE:** Payment deferred

**PDI:** Principle deferred/initial payment only

**PFC:** Account paid from collateral

**PLL:** Prepaid lease

**PLP:** Profit and loss now paying

**PNR:** First payment never received

**PPA:** Paying partial payment agreement

**PPD:** Paid by co-maker

**PPL:** Paid profit and loss

**PRD:** Payroll deduction

**PRL:** Profit and loss write-off

**PWG:** Account payment, wage garnish

**REA:** Reaffirmation of debt

**REP:** Substitute/replacement account

**RFN:** Refinanced

**RPD:** Paid repossession

**RPO:** Repossession

**RRE:** Repossession redeemed

**RVN:** Returned voluntarily

**RVR:** Returned voluntarily/redeemed

**SET:** Settled—less than full balance

**SGL:** Government secured guaranteed

**SIL:** Simple interest loan

**SLP:** Student loan perm assign government

**SPL:** Single payment loan

**STL:** Credit card lost/stolen

**TRF:** Transfer

**TRL:** Transferred to another lender

**TTR:** Transferred to recovery

**WEP:** Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

## Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

### Account Name

AFFIRM INC J2RA\*\*\*\*

### Account Information

ATTN CREDIT BUREAU DISPUTES, 30 ISABELLA STREET  
- 4TH FLOOR PITTSBURGH, PA 15212

### Address

### Phone

(855) 423-3729

### Monthly Payment

\$51

### Date Opened

09/02/2025

### Responsibility

Individual Account

### Account Type

Installment Account

### Loan Type

UNSECURED

### Balance

\$1,194

### Date Updated

10/03/2025

<b>Payment Received</b>	\$51
<b>Last Payment Made</b>	10/02/2025
<b>High Balance</b>	\$1,246
<b>Original Creditor</b>	CELTIC BANK
<b>Pay Status</b>	Current Account
<b>Terms</b>	\$51 per month, paid Monthly for 24 months

APPLE CARD - GS BANK USA 130011109522\*\*\*\*

### Account Information

<b>Address</b>	11850 S ELECTION RD DRAPER, UT 84020
<b>Phone</b>	(877) 255-5923
<b>Monthly Payment</b>	\$78
<b>Date Opened</b>	02/24/2024
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$2,640
<b>Date Updated</b>	08/31/2025
<b>Last Payment Made</b>	07/04/2025
<b>Pay Status</b>	Current Account
<b>Terms</b>	\$78 per month; paid Monthly
<b>High Balance (Hist.)</b>	High balance of \$671 from 02/2024 to 02/2024; \$685 from 03/2024 to 04/2024; \$1,987 from 05/2024 to 07/2025; \$2,640 from 08/2025 to 08/2025
<b>Credit Limit (Hist.)</b>	Credit limit of \$6,500 from 02/2024 to 08/2025

## Payment History

February 2024	March 2024	April 2024	May 2024	June 2024	July 2024
Balance \$671	Balance \$228	Balance \$579	Balance \$1,987	Balance \$1,280	Balance \$1,226
Past Due \$0					
Amount Paid ---	Amount Paid \$1,912	Amount Paid \$228	Amount Paid \$1,177	Amount Paid \$1,987	Amount Paid \$25
Scheduled Payment \$0	Scheduled Payment \$25				
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
August 2024	September 2024	October 2024	November 2024	December 2024	January 2025
Balance \$840	Balance \$113	Balance \$265	Balance \$319	Balance \$546	Balance \$524
Past Due \$0					
Amount Paid \$400	Amount Paid \$840	Amount Paid ---	Amount Paid \$50	Amount Paid ---	Amount Paid \$50
Scheduled Payment \$33	Scheduled Payment \$25				
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

February 2025	March 2025	April 2025	May 2025	June 2025	July 2025
Balance \$594	Balance \$1,265	Balance \$1,213	Balance \$1,403	Balance \$1,703	Balance \$1,763
Past Due \$0					
Amount Paid ---	Amount Paid \$50	Amount Paid \$81	Amount Paid ---	Amount Paid \$67	Amount Paid \$139
Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$81	Scheduled Payment \$67	Scheduled Payment \$67	Scheduled Payment \$71
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
<b>August 2025</b>					
Balance \$2,640					
Past Due \$0					
Amount Paid ---					
Scheduled Payment \$78					
Rating <b>OK</b>					
<hr/>					
Total Month					

FIRST COMMONWEALTH BANK 190137\*\*\*\*

## Account Information

<b>Address</b>	22 N 6TH ST INDIANA, PA 15701-1802
<b>Phone</b>	(800) 711-2265
<b>Monthly Payment</b>	\$458
<b>Date Opened</b>	06/18/2024

**Responsibility**

Individual Account

**Account Type**

Installment Account

**Loan Type**

AUTOMOBILE

**Balance**

\$24,768

**Date Updated**

10/06/2025

**Payment Received**

\$0

**Last Payment Made**

09/02/2025

**Pay Status**

Current Account

**Terms**

\$458 per month, paid Monthly for 84 months

**High Balance (Hist.)**

High balance of \$28,830 from 07/2024 to 04/2025;

\$28,830 from 06/2025 to 10/2025

**Payment History**

July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Balance \$28,830	Balance \$28,237	Balance \$27,806	Balance \$27,806	Balance \$27,806	Balance \$27,578
Past Due \$0					
Amount Paid \$0	Amount Paid \$917	Amount Paid \$458	Amount Paid \$0	Amount Paid \$458	Amount Paid \$458
Scheduled Payment \$458					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2025	February 2025	March 2025	April 2025	May 2025	June 2025
Balance \$27,327	Balance \$27,498	Balance \$26,811	Balance \$26,504	Balance ---	Balance \$25,986
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due ---	Past Due \$0
Amount Paid \$458	Amount Paid \$0	Amount Paid \$926	Amount Paid \$458	Amount Paid ---	Amount Paid \$458
Scheduled Payment \$458	Scheduled Payment \$458	Scheduled Payment \$458	Scheduled Payment \$458	Scheduled Payment ---	Scheduled Payment \$458
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2025	August 2025	September 2025	October 2025
Balance \$25,639	Balance \$25,386	Balance \$24,768	Balance \$24,768
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$458	Amount Paid \$458	Amount Paid \$917	Amount Paid \$0
Scheduled Payment \$458	Scheduled Payment \$458	Scheduled Payment \$458	Scheduled Payment \$458
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

JPMCB AUTO FINANCE 1192621706\*\*\*\*

## Account Information

<b>Address</b>	700 KANSAS LANE MAIL CODE LA MONROE, LA 71203
<b>Phone</b>	(800) 336-6675
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	09/21/2019
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	AUTOMOBILE
<b>Balance</b>	\$0
<b>Date Updated</b>	04/26/2021
<b>Payment Received</b>	\$4,988
<b>Last Payment Made</b>	04/26/2021
<b>High Balance</b>	\$6,468

**Pay Status**

Paid, Closed; was Paid as agreed

**Terms**

\$0 per month, paid Monthly for 60 months

**Date Closed**

04/26/2021

**Remarks**

CLOSED

**Payment History**

October 2019	November 2019	December 2019	January 2020	February 2020	March 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2020	May 2020	June 2020	July 2020	August 2020	September 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2020	November 2020	December 2020	January 2021	February 2021	March 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

KIA FINANCE AMERICA 2021040342\*\*\*

**Account Information****Address**

POB 20835 FOUNTAIN VALLEY, CA 92728-0835

**Phone**

(866) 331-5632

**Monthly Payment**

\$0

**Date Opened**

04/16/2021

**Responsibility**

Individual Account

**Account Type**

Installment Account

**Loan Type**

AUTOMOBILE

<b>Balance</b>	\$0
<b>Date Updated</b>	06/25/2024
<b>Payment Received</b>	\$17,206
<b>Last Payment Made</b>	06/24/2024
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 84 months
<b>Date Closed</b>	06/25/2024
<b>High Balance (Hist.)</b>	High balance of \$26,797 from 04/2023 to 06/2024
<b>Remarks</b>	CLOSED

**Payment History**

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

April 2022	May 2022	June 2022	July 2022	August 2022	September 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance \$20,937	Balance \$20,656	Balance \$20,369	Balance \$20,084	Balance \$19,798	Balance \$19,505
Past Due \$0					
Amount Paid \$408					
Scheduled Payment \$408					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

October 2023	November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$19,215	Balance \$18,920	Balance \$18,626	Balance \$18,330	Balance \$17,615	Balance \$17,723
Past Due \$0					
Amount Paid \$408	Amount Paid \$408	Amount Paid \$408	Amount Paid \$408	Amount Paid \$817	Amount Paid \$0
Scheduled Payment \$408					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

April 2024	May 2024	June 2024
Balance \$17,417	Balance \$17,114	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$408	Amount Paid \$408	Amount Paid \$17,206
Scheduled Payment \$408	Scheduled Payment \$408	Scheduled Payment \$0
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

PNC BANK 30200812601\*\*\*\*

## Account Information

PO BOX 5580, PNC CB INVESTIGATIONS CLEVELAND,  
OH 44101

**Address**

**Phone**

Phone number not available

**Monthly Payment**

\$0

**Date Opened**

10/21/2016

**Responsibility**

Joint Account

**Account Type**

Installment Account

**Loan Type**

AUTOMOBILE

**Balance**

\$0

**Date Updated**

03/29/2017

**Payment Received**

\$3,842

**Last Payment Made**

03/29/2017

<b>High Balance</b>	\$14,170
<b>Pay Status</b>	Paid, Closed; was Paid as agreed
<b>Terms</b>	\$0 per month, paid Monthly for 60 months
<b>Date Closed</b>	03/29/2017
<b>Remarks</b>	CLOSED

### Payment History

November 2016	December 2016	January 2017	February 2017	Total Month
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	

PNC BANK CARD SERVICES 431196321152\*\*\*\*

### Account Information

<b>Address</b>	PNC CB INVESTIGATIONS,PO BOX 5580 CLEVELAND, OH 44101
<b>Phone</b>	Phone number not available
<b>Monthly Payment</b>	\$80
<b>Date Opened</b>	12/20/2022
<b>Responsibility</b>	Joint Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$3,089
<b>Date Updated</b>	09/24/2025
<b>Payment Received</b>	\$392

**Last Payment Made**

09/01/2025

**Pay Status**

Current Account

**Terms**

\$80 per month; paid Monthly

**Credit Limit (Hist.)**

Credit limit of \$4,000 from 04/2023 to 09/2025

**Payment History**

December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$0	Balance \$258
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit \$1,005	High Credit \$1,005
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$784	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment \$27				
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$206	Balance \$448	Balance \$619	Balance \$528	Balance \$436	Balance \$406
High Credit \$1,005					
Past Due \$0					
Amount Paid \$129	Amount Paid \$103	Amount Paid \$400	Amount Paid \$100	Amount Paid \$100	Amount Paid \$36
Scheduled Payment \$27					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

December 2023	January 2024	February 2024	March 2024	April 2024	May 2024
Balance \$386	Balance \$300	Balance \$277	Balance \$187	Balance \$370	Balance \$207
High Credit \$1,005	High Credit \$1,687				
Past Due \$0					
Amount Paid \$27	Amount Paid \$127	Amount Paid \$27	Amount Paid \$277	Amount Paid \$27	Amount Paid \$1,870
Scheduled Payment \$27					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
June 2024	July 2024	August 2024	September 2024	October 2024	November 2024
Balance \$391	Balance \$589	Balance \$2,601	Balance \$291	Balance \$241	Balance \$438
High Credit \$1,766	High Credit \$1,766	High Credit \$2,601	High Credit \$2,626	High Credit \$2,626	High Credit \$2,626
Past Due \$0					
Amount Paid \$1,755	Amount Paid \$27	Amount Paid \$27	Amount Paid \$2,626	Amount Paid \$54	Amount Paid \$27
Scheduled Payment \$27	Scheduled Payment \$27	Scheduled Payment \$54	Scheduled Payment \$27	Scheduled Payment \$27	Scheduled Payment \$27
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

December 2024	January 2025	February 2025	March 2025	April 2025	May 2025
Balance \$490	Balance \$491	Balance \$825	Balance \$833	Balance \$2,315	Balance \$3,099
High Credit \$2,626	High Credit \$2,626	High Credit \$2,626	High Credit \$2,626	High Credit \$2,626	High Credit \$3,104
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$27	Amount Paid \$27	Amount Paid \$27	Amount Paid \$100	Amount Paid \$27	Amount Paid \$57
Scheduled Payment \$27	Scheduled Payment \$27	Scheduled Payment \$27	Scheduled Payment \$27	Scheduled Payment \$57	Scheduled Payment \$74
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
June 2025	July 2025	August 2025	September 2025		Total Month
Balance \$3,178	Balance \$3,169	Balance \$3,267	Balance \$3,089		
High Credit \$3,202	High Credit \$3,202	High Credit \$3,267	High Credit \$3,431		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$74	Amount Paid \$82	Amount Paid \$0	Amount Paid \$392		
Scheduled Payment \$82	Scheduled Payment \$84	Scheduled Payment \$112	Scheduled Payment \$80		
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>		

SYNCB/CARE CREDIT 601918390307\*\*\*\*

## Account Information

### Address

PO BOX 71757 PHILADELPHIA, PA 19176

### Phone

(866) 396-8254

Date Opened	06/09/2023
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Balance	\$0
Date Updated	09/02/2025
Payment Received	\$0
Last Payment Made	05/26/2024
Pay Status	Current Account
Terms	Paid Monthly
Date Paid	05/26/2024
High Balance (Hist.)	High balance of \$633 from 06/2023 to 09/2025
Credit Limit (Hist.)	Credit limit of \$2,000 from 06/2023 to 09/2025

#### Payment History

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$633	Balance \$633	Balance \$603	Balance \$603	Balance \$566	Balance \$536
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$30	Amount Paid \$30	Amount Paid \$37	Amount Paid \$30
Scheduled Payment \$0	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$37	Scheduled Payment \$30	Scheduled Payment \$30
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

December 2023	January 2024	February 2024	March 2024	April 2024	May 2024
Balance \$500	Balance \$470	Balance \$440	Balance \$440	Balance \$405	Balance \$100
Past Due \$0					
Amount Paid \$36	Amount Paid \$30	Amount Paid \$30	Amount Paid \$30	Amount Paid \$35	Amount Paid \$305
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$35	Scheduled Payment \$30	Scheduled Payment \$30
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

June 2024	July 2024	August 2024	September 2024	October 2024	November 2024
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0					
Amount Paid \$100	Amount Paid \$0				
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

December 2024	January 2025	February 2025	March 2025	April 2025	May 2025
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0					
Amount Paid \$0					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

June 2025	July 2025	August 2025	September 2025
Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

SYNCB/GOOGLE 604597100649\*\*\*\*

## Account Information

<b>Address</b>	PO BOX 71746 PHILADELPHIA, PA 19176
<b>Phone</b>	(866) 794-8802
<b>Date Opened</b>	08/24/2025
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CHARGE ACCOUNT
<b>Balance</b>	\$0
<b>Date Updated</b>	09/25/2025
<b>Payment Received</b>	\$0
<b>Pay Status</b>	Current Account
<b>Terms</b>	Paid Monthly
<b>High Balance (Hist.)</b>	High balance of \$0 from 08/2025 to 09/2025

## Payment History

August 2025	September 2025
Balance \$0	Balance \$0
Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0
Rating <b>OK</b>	Rating <b>OK</b>

Total Mon:

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US DEPARTMENT OF EDUCATION/CENTRAL RESEARCH INC 51000012649\*\*\*\*

## Account Information

<b>Address</b>	PO BOX 82539 LINCOLN, NE 68501
<b>Phone</b>	(833) 355-4311
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	01/23/2019
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$1,623
<b>Date Updated</b>	09/30/2025
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	08/03/2023

**Pay Status**

Current Account

**Terms**

\$0 per month for 120 months, Deferred

**High Balance (Hist.)**High balance of \$1,833 from 04/2023 to 06/2025; \$1,833  
from 08/2025 to 09/2025**Payment History**

January 2019	February 2019	March 2019	April 2019	May 2019	June 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>
July 2019	August 2019	September 2019	October 2019	November 2019	December 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>

January 2020	February 2020	March 2020	April 2020	May 2020	June 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>
July 2020	August 2020	September 2020	October 2020	November 2020	December 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2021	February 2021	March 2021	April 2021	May 2021	June 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance ---	Balance ---	Balance ---	Balance \$1,833	Balance \$1,833	Balance \$1,833
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$1,833	Balance \$1,833	Balance \$1,840	Balance \$1,828	Balance \$1,836	Balance \$1,844
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$19	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$19	Scheduled Payment \$19	Scheduled Payment \$19	Scheduled Payment \$19
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2024	February 2024	March 2024	April 2024	May 2024	June 2024
Balance \$1,832	Balance \$1,839	Balance \$1,826	Balance \$1,814	Balance \$1,801	Balance \$1,788
Past Due \$0					
Amount Paid \$19	Amount Paid \$0	Amount Paid \$19	Amount Paid \$19	Amount Paid \$19	Amount Paid \$19
Scheduled Payment \$19					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
July 2024	August 2024	September 2024	October 2024	November 2024	December 2024
Balance \$1,775	Balance \$1,763	Balance \$1,749	Balance \$1,737	Balance \$1,723	Balance \$1,711
Past Due \$0					
Amount Paid \$19					
Scheduled Payment \$19					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2025	February 2025	March 2025	April 2025	May 2025	June 2025
Balance \$1,697	Balance \$1,684	Balance \$1,671	Balance \$1,657	Balance \$1,644	Balance \$1,630
Past Due \$0					
Amount Paid \$19					
Scheduled Payment \$19					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
July 2025	August 2025	September 2025			
Balance ---	Balance \$1,623	Balance \$1,623			
Past Due ---	Past Due \$0	Past Due \$0			
Amount Paid ---	Amount Paid \$0	Amount Paid \$0			
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0			
Remarks ---	Remarks PDE	Remarks PDE			
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>			

Total Month

US DEPARTMENT OF EDUCATION/CENTRAL RESEARCH INC 51000012649\*\*\*

## Account Information

### Address

PO BOX 82539 LINCOLN, NE 68501

### Phone

(833) 355-4311

<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	05/22/2019
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$2,065
<b>Date Updated</b>	09/30/2025
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	08/03/2023
<b>Pay Status</b>	Current Account
<b>Terms</b>	\$0 per month for 120 months, Deferred
<b>High Balance (Hist.)</b>	High balance of \$2,332 from 04/2023 to 06/2025; \$2,332 from 08/2025 to 09/2025

#### Payment History

May 2019	June 2019	July 2019	August 2019	September 2019	October 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>
November 2019	December 2019	January 2020	February 2020	March 2020	April 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>

May 2020	June 2020	July 2020	August 2020	September 2020	October 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$2,332
Past Due ---	Past Due \$0				
Amount Paid ---	Amount Paid \$0				
Scheduled Payment ---	Scheduled Payment \$0				
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance \$2,332	Balance \$2,332	Balance \$2,332	Balance \$2,332	Balance \$2,341	Balance \$2,326
Past Due \$0					
Amount Paid \$0	Amount Paid \$24				
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$24	Scheduled Payment \$24
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance \$2,336	Balance \$2,346	Balance \$2,331	Balance \$2,340	Balance \$2,324	Balance \$2,307
Past Due \$0					
Amount Paid \$0	Amount Paid \$0	Amount Paid \$24	Amount Paid \$0	Amount Paid \$25	Amount Paid \$25
Scheduled Payment \$24	Scheduled Payment \$24	Scheduled Payment \$24	Scheduled Payment \$24	Scheduled Payment \$25	Scheduled Payment \$25
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance \$2,291	Balance \$2,275	Balance \$2,259	Balance \$2,243	Balance \$2,226	Balance \$2,210
Past Due \$0					
Amount Paid \$25					
Scheduled Payment \$25					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2024	December 2024	January 2025	February 2025	March 2025	April 2025
Balance \$2,193	Balance \$2,176	Balance \$2,160	Balance \$2,142	Balance \$2,126	Balance \$2,109
Past Due \$0					
Amount Paid \$25					
Scheduled Payment \$25					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2025	June 2025	July 2025	August 2025	September 2025
Balance \$2,092	Balance \$2,075	Balance ---	Balance \$2,065	Balance \$2,065
Past Due \$0	Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$25	Amount Paid \$25	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

US DEPARTMENT OF EDUCATION/CENTRAL RESEARCH INC 51000012649\*\*\*

## Account Information

<b>Address</b>	PO BOX 82539 LINCOLN, NE 68501
<b>Phone</b>	(833) 355-4311
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	05/22/2019
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$752
<b>Date Updated</b>	09/30/2025
<b>Payment Received</b>	\$0
<b>Last Payment Made</b>	08/03/2023

**Pay Status**

Current Account

**Terms**

\$0 per month for 120 months, Deferred

**High Balance (Hist.)**High balance of \$1,016 from 04/2023 to 06/2025; \$1,016  
from 08/2025 to 09/2025**Payment History**

May 2019	June 2019	July 2019	August 2019	September 2019	October 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>
November 2019	December 2019	January 2020	February 2020	March 2020	April 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>

May 2020	June 2020	July 2020	August 2020	September 2020	October 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>X</b>	Rating <b>X</b>	Rating <b>X</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$1,048
Past Due ---	Past Due \$0				
Amount Paid ---	Amount Paid \$0				
Scheduled Payment ---	Scheduled Payment \$0				
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance \$1,048	Balance \$1,048	Balance \$1,048	Balance \$1,048	Balance \$1,052	Balance \$1,046
Past Due \$0					
Amount Paid \$0	Amount Paid \$11				
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$11	Scheduled Payment \$11
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance \$1,050	Balance \$1,054	Balance \$936	Balance \$884	Balance \$876	Balance \$868
Past Due \$0					
Amount Paid \$0	Amount Paid \$0	Amount Paid \$122	Amount Paid \$55	Amount Paid \$11	Amount Paid \$11
Scheduled Payment \$11					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance \$860	Balance \$852	Balance \$844	Balance \$836	Balance \$828	Balance \$820
Past Due \$0					
Amount Paid \$11					
Scheduled Payment \$11					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
November 2024	December 2024	January 2025	February 2025	March 2025	April 2025
Balance \$812	Balance \$804	Balance \$796	Balance \$787	Balance \$779	Balance \$771
Past Due \$0					
Amount Paid \$11					
Scheduled Payment \$11					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2025	June 2025	July 2025	August 2025	September 2025
Balance \$762	Balance \$754	Balance ---	Balance \$749	Balance \$752
Past Due \$0	Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$11	Amount Paid \$11	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$11	Scheduled Payment \$11	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks PDE	Remarks PDE
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Month

US DEPARTMENT OF EDUCATION/CENTRAL RESEARCH INC 51000012649\*\*\*

## Account Information

<b>Address</b>	PO BOX 82539 LINCOLN, NE 68501
<b>Phone</b>	(833) 355-4311
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	08/21/2025
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	STUDENT LOAN
<b>Balance</b>	\$1,750
<b>Date Updated</b>	09/30/2025
<b>Payment Received</b>	\$0
<b>Pay Status</b>	Current Account

**Terms**

\$0 per month; Deferred

**High Balance (Hist.)**

High balance of \$1,750 from 08/2025 to 09/2025

**Payment History**

August 2025      September 2025

Balance      Balance  
\$1,750      \$1,750Past Due      Past Due  
\$0      \$0Amount Paid      Amount Paid  
\$0      \$0Scheduled Payment      Scheduled Payment  
\$0      \$0Remarks      Remarks  
PDE      PDERating      Rating  
OK      OK

Total Mon:

US DEPARTMENT OF EDUCATION/CENTRAL RESEARCH INC 51000012649\*\*\*\*

**Account Information****Address**

PO BOX 82539 LINCOLN, NE 68501

**Phone**

(833) 355-4311

**Monthly Payment**

\$0

**Date Opened**

08/21/2025

**Responsibility**

Individual Account

**Account Type**

Installment Account

**Loan Type**

STUDENT LOAN

**Balance**

\$3,021

**Date Updated**

09/30/2025

**Payment Received**

\$0

**Pay Status**

Current Account

**Terms**

\$0 per month; Deferred

**High Balance (Hist.)**

High balance of \$3,000 from 08/2025 to 09/2025

## Payment History

August 2025      September 2025

Balance	Balance
\$3,005	\$3,021
Past Due	Past Due
\$0	\$0
Amount Paid	Amount Paid
\$0	\$0
Scheduled Payment	Scheduled Payment
\$0	\$0
Remarks	Remarks
PDE	PDE
Rating	Rating
OK	OK

Total Mon:

## Inquiries

### Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name

SYNCBGOOGLE

Location  
PO BOX 71746  
PHILADELPHIA, PA 19176

Requested On  
08/24/2025

Phone  
(866) 794-8802

Inquiry Type  
Individual

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**LIBERTY FEDERAL CR UNION**

Location  
4401 THEATER DRIVE  
EVANSVILLE, IN 47716

Requested On  
03/19/2025

Phone  
(812) 477-9271

Inquiry Type  
Individual

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**NORTHWEST BANK**

Location  
PO BOX 1793  
WARREN, PA 16365

Requested On  
06/18/2024

Phone  
(330) 342-4290

Inquiry Type  
Individual

Permissible Purpose  
CREDIT TRANSACTION

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**CONSUMERS NATIONAL BANK**

Location  
614 E LINCOLN WAY  
MINERVA, OH 44657

Requested On  
06/18/2024

Phone  
(330) 868-7701

Inquiry Type  
Individual

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**HUNTINGTON BANK**

Location  
PO BOX 1558 EA4W21  
COLUMBUS, OH 43216

Requested On  
06/18/2024

Phone  
(800) 480-2265

Inquiry Type  
Individual

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**NCCGROVE CITY FORD**

Location  
1 TAYLOR PLAZA  
GROVE CITY, PA 16127

Requested On  
06/18/2024

Phone  
(724) 748-4790

Inquiry Type  
Individual

Permissible Purpose  
CREDIT TRANSACTION

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**KEYSTONE LENDING ALLIANCE**

Location  
6071 WALLACE ROAD  
WEXFORD, PA 15090

Requested On  
06/13/2024

Phone  
(724) 934-3394

Inquiry Type  
Individual

#### CAPITAL ONE VIA DEALER

Location  
PO BOX 259407  
PLANO, TX 75025

Requested On  
06/13/2024

Phone  
(800) 946-0332

Inquiry Type  
Individual

#### BAIERL ACURA via 700CRBAIERL ACURA

Location  
10785 PERRY HY  
WEXFORD, PA 15090

Requested On  
06/13/2024

Phone  
Phone number not available

Inquiry Type  
Individual

Permissible Purpose  
CREDIT TRANSACTION

#### APPLE CARDGS BANK

Location  
PO BOX 45400  
SALT LAKE CITY, UT 84145

Requested On  
02/24/2024

Phone  
(877) 255-5923

Inquiry Type  
Individual

### Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

#### Name

#### NRRM LLC

Location  
DBA: STOPREPAIRBILLS.COM  
339 MID RIVERS MALL DR  
SAINT PETERS, MO 63376

Requested On  
09/22/2025

Phone  
(800) 436-3185

#### LIBERTY MUTUAL

Location  
13 RIVERSIDE RD  
WESTON, WA 02193

Requested On  
08/25/2025

Phone  
(888) 535-1615

**T-MOBILE**

Location 12920 SE 38TH STRE BELLEVUE, WA 98006	Requested On 08/07/2025, 04/03/2025, 11/28/2024	Phone (800) 318-9270
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**AM/COCHRAN VOLKSWAGEN WEXFORD**

Location 11750 U.S. HIGHWAY 19 WEXFORD, PA 15090	Requested On 07/30/2025	Phone (724) 940-3287
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**IBOD COMPANY INC**

Location 629 N. HIGH STREET COLUMBUS, OH 43215	Requested On 05/20/2025, 03/18/2025, 01/21/2025	Phone (866) 980-9431
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**KLARNA INC**

Location 629 N HIGH ST STE 300 COLUMBUS, OH 43215	Requested On 03/20/2025, 11/06/2024	Phone (844) 552-7621
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**PROGRESSIVE INSURANCE**

Location PO BOX 43258 RICHMOND HEIG, OH 44123	Requested On 02/18/2025, 01/21/2025	Phone (216) 732-3038
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**CAPITAL ONE**

Location 15000 CAPITAL ONE DRIVE RICHMOND, VA 23238	Requested On 01/07/2025, 10/22/2024	Phone (800) 955-7070
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**SYNCB/AMERICAN EAGLE PLCC**

Location PO BOX 71727 PHILADELPHIA, PA 19176	Requested On 11/29/2024	Phone (800) 843-0875
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**Account Review Inquiries**

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

**Name**

**TRANSUNION CONSUMER INTE**

Location Requested On Phone  
760 MARKET STREET 10TH FLOOR 10/09/2025 (844) 580-6816  
SAN FRANCISCO, CA 94102

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**TRANSUNION CONSUMER INTE**

Location Requested On Phone  
100 CROSS STREET 10/06/2025 (805) 782-8282  
SAN LUIS OBISP, CA 93401

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**SYNCB/YOUR CREDIT SCORE**

Location Requested On Phone  
PO BOX 71757 10/02/2025 (866) 396-8254  
PHILADELPHIA, PA 19176

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**SYNCB/SYNCB**

Location Requested On Phone  
PO BOX 71757 09/29/2025 (866) 396-8254  
PHILADELPHIA, PA 19176

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**SYNCB/CARE CREDIT**

Location Requested On Phone  
PO BOX 71757 09/18/2025 (866) 396-8254  
PHILADELPHIA, PA 19176

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**SYNCB/GOOGLE**

Location Requested On Phone  
PO BOX 71746 09/18/2025 (866) 794-8802  
PHILADELPHIA, PA 19176

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**GOLDMAN SACHS BANK USA**

Location Requested On Phone  
PO BOX 45400 09/11/2025 (844) 627-2871  
SALT LAKE CITY, UT 84145

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**CREDIT KARMA**

Location Requested On Phone  
1100 BROADWAY 07/18/2025 (415) 692-5722  
SUITE 1800  
OAKLAND, CA 94607

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**GEICO**

Location 1 GEICO PLZ WASHINGTON, DC 20076-0003	Requested On 12/09/2023	Phone (773) 582-2886
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#### JACOB RAPOSA via TRANSUNION INTERACTIVE IN

Location 100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	Requested On 10/12/2025, 10/12/2025	Phone (855) 681-3196
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#### CONSUMERINFO.COM

Location 475 ANTON BLVD COSTA MESA, CA 92626	Requested On 10/12/2025, 08/01/2025, 05/08/2025, 02/27/2025, 02/06/2025, 01/15/2025, 10/30/2024, 10/28/2024, 10/09/2024, 09/26/2024, 09/24/2024, 09/14/2024, 08/08/2024, 07/18/2024, 06/14/2024, 06/13/2024, 05/17/2024, 05/15/2024, 05/02/2024, 05/01/2024, 04/11/2024, 04/07/2024, 03/07/2024, 03/04/2024, 03/01/2024, 02/28/2024, 02/24/2024, 01/29/2024, 01/28/2024	Phone (888) 397-3742
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#### 401710071 via TRANSUNION INTERACTIVE

Location 100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	Requested On 10/11/2025	Phone (844) 580-6816
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#### ONEMAIN FINANCIAL

Location P.O. BOX 3327 EVANSVILLE, IN 47706	Requested On 10/10/2025	Phone (844) 298-9773
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#### UPSTART NETWORK INC

Location P.O. BOX 1503 SAN CARLOS, CA 94070	Requested On 10/10/2025	Phone (833) 269-4852
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#### PROSPER MARKETPLACE

Location 221 MAIN ST 3RD FLOOR SAN FRANCISCO, CA 94105	Requested On 10/10/2025	Phone (866) 615-6319
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#### MONEYLION TECHNOLOGIES INC

**Location**

30 WEST 21ST ST FL 10  
NEW YORK, NY 10010

**Requested On**

10/10/2025

**Phone**

(800) 410-1488

**CREDIBLE LABS INC.****Location**

115 SANSOME ST SUITE 600  
SAN FRANCISCO, CA 94109

**Requested On**

10/10/2025

**Phone**

(866) 540-6005

**PROSPERWEBBANK****Location**

PROSPER WEBBANK221 MAIN S  
SAN FRANCISCO, CA 94105

**Requested On**

10/10/2025

**Phone**

(866) 615-6319

**HAPPY MONEY INC****Location**

21515 HAWTHORNE BLVD  
200  
TORRANCE, CA 90503

**Requested On**

10/10/2025

**Phone**

(800) 878-0901

**LENDING CLUBPAGAYA****Location**

90 PARK AVE  
NEW YORK, NY 10016

**Requested On**

10/10/2025

**Phone**

(664) 710-7714

**BEST EGG****Location**

PO BOX 42912  
PHILADELPHIA, PA 19101

**Requested On**

10/10/2025

**Phone**

(855) 282-6353

**WEBBANKAVANT LLC****Location**

222 N LASALLE ST  
SUITE 1600  
CHICAGO, IL 60601

**Requested On**

10/10/2025

**Phone**

(800) 712-5407

**UPGRADE****Location**

275 BATTERY ST SUITE 2300  
SAN FRANCISCO, CA 94104

**Requested On**

10/10/2025

**Phone**

(844) 319-3909

**LENDING CLUB BANK**

Location Requested On Phone  
595 MARKET STSUITE 200 10/10/2025 (800) 341-5607  
SAN FRANCISCO, CA 94105

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#### SPLASH FINANCIAL INC

Location Requested On Phone  
812 HURON RD 10/10/2025 (216) 452-0113  
SUITE 350  
CLEVELAND, OH 44115

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#### NERDWALLET COMPARE INC.

Location Requested On Phone  
55 HAWTHORNE STREET 10/10/2025 (415) 549-8913  
SAN FRANCISCO, CA 94105

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#### CREDIT KARMA via TUCI CREDIT KARMA TUNA

Location Requested On Phone  
100 CROSS STREET 10/09/2025, 08/01/2025, (844) 580-6816  
SUITE 101  
05/20/2025, 03/15/2025,  
SAN LUIS OBISPO, CA 93401 02/06/2025, 01/15/2025, 12/07/2024,  
10/30/2024, 10/28/2024, 10/09/2024,  
09/24/2024

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#### UPSTART NETWORK INC

Location Requested On Phone  
2 CIRCLE STAR WAY2ND FLOO 02/14/2025 (650) 204-1000  
SAN CARLOS, CA 94070

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#### JACOB RAPOSA via KARMATRANSUNION INTERACT

Location Requested On Phone  
100 CROSS STREET 06/14/2024 (844) 580-6816  
SAN LUIS OBISPO, CA 93401

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#### ALLY FINANCIAL

Location Requested On Phone  
200 RENAISSANCE CTR 06/13/2024 (866) 710-4623  
DETROIT, MI 48265

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#### ELON MANAGEMENT via REAL IDEMPIRE AMERICAN H

Location Requested On Phone  
6444 N RIDGEWAY AVE 05/20/2024 (847) 673-3077  
LINCOLNWOOD, IL 60712

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#### APPLE CARDGS BANK

Location

PO BOX 45400

SALT LAKE CITY, UT 84145

Requested On

02/24/2024

Phone

(877) 255-5923

#### APPLE CARDGS BANK

Location

PO BOX 45400

SALT LAKE CITY, UT 84145

Requested On

02/24/2024

Phone

(877) 255-5923

#### WEBBANKKLARNA

Location

629 NORTH HIGH STREET

SUITE 300

COLUMBUS, OH 43215

Requested On

01/20/2024

Phone

(844) 552-7621

#### SAFECO INS AUTO

Location

SAFECO PLAZA

1001 FOURTH AVENUE

SEATTLE, WA 98154

Requested On

12/08/2023

Phone

(888) 398-8924

## ▼ Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

### Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

Name	Requested On
JACOB RAPOSA	08/24/2025
Address 1006 CREEKWOOD DR ZELIENOPLE, PA 16063-9336	Phone (724) 814-6288

### Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

# Checking Account and Demand Deposit Account (DDA) Activity

## Data Source:

**Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)**

Requested by: TRANSUNION CONSUMER INTE	Requested on: 08/05/2025
Number of Accounts Consumer is Identified On: 0	Bank Account Closures Identified as Fraudulent: 0
Paid Checks in the Last 3 Years: 0	Open (Unpaid) Checks in the Last 3 Years: 0
Checks Ordered in the Last Month: 0	Checks Ordered in the Last 2 Months: 0
Checks Ordered in the Last 3 Months: 0	Checks Ordered in the Last 6 Months: 0
Check Orders in the Last Year: 0	Check Orders in the Last 2 Years: 0
Check Orders in the Last 3 Years: 0	Quantity of Checks Ordered in the Last 3 Years: 0
Average Checks Ordered in the Last 3 Years: .00000	Smallest Number of Checks Ordered: 0
Largest Number of Checks Ordered: 0	Checking Account Closures in the Last Month: 0
Checking Account Closures in the Last 2 Months: 0	Checking Account Closures in the Last 3 Months: 0
Checking Account Closures in the Last Year: 0	Checking Account Closures in the Last 2 Years: 0
Checking Account Closures in the Last 3 Years: 0	DDA Closures in Last 180 Days: 0
DDA Closure in Last 5 Years: 0	Paid DDA Closures in Last 5 Years: 0
Unpaid DDA Closures in Last 2 Years: 0	Unpaid DDA Closures in Last 5 Years: 0
Unpaid DDA Closures in Last 4 Years: \$000000000.00	Checking Account Inquiries in the Last Month: 0
Checking Account Inquiries in the Last 2 Months: 0	Checking Account Inquiries in the Last 3 Months: 0
Checking Account Inquiries in the Last 6 Months: 0	Checking Account Inquiries in the Last Year: 0
Checking Account Inquiries in the Last 2 Years: 0	DDA Inquiries in the Last 3 Years: 0

Credit Inquiries in the Last Year:	Credit Inquiries in the Last 3 Years:
0	2
Auto Inquiries in the Last 3 Years:	Credit Issuance Inquiries in the Last Year:
1	0
Credit Issuance Inquiries in the Last 3 Years:	Payday Inquiries in the Last 3 Years:
0	0
Utility Inquiries in the Last 3 Years:	Other Credit Inquiries in the Last 2 years:
0	0
Other Credit Inquiries in the Last 3 Years:	DDA & Credit/Non-DDA Inquiries in Last 3 Years:
1	2
Open (Unpaid) NSF's in the Last Month:	Open (Unpaid) NSF's in the Last 2 Months:
0	0
Open (Unpaid) NSF's in the Last 3 Months:	Open (Unpaid) NSF's in the Last 6 Months:
0	0
Open (Unpaid) NSF's in the Last Year:	Open (Unpaid) NSF's in the Last 2 Years:
0	0
Open (Unpaid) NSF's in the Last Month: \$000000000.00	Open (Unpaid) NSF's in the Last 2 Months: \$000000000.00
Open (Unpaid) NSF's in the Last 3 Months: \$000000000.00	Open (Unpaid) NSF's in the Last 6 Months: \$000000000.00
Open (Unpaid) NSF's in the Last Year: \$000000000.00	Open (Unpaid) NSF's in the Last 2 Years: \$000000000.00
Open (Unpaid) NSF's in the Last 3 Years: \$000000000.00	Paid NSF's in the Last Month:
Paid NSF's in the Last 2 Months: 0	0
Paid NSF's in the Last 6 Months: 0	Paid NSF's in the Last 3 Months:
Paid NSF's in the Last 2 Years: 0	0
Paid NSF's in the Last 2 Months: \$000000000.00	Paid NSF's in the Last Year:
Total Paid NSF's in the Last 6 Months: \$000000000.00	Paid NSF's in the Last Month: \$000000000.00
Total Paid NSF's in the Last 2 Years: \$000000000.00	Total Paid NSF's in the Last 3 Months: \$000000000.00
Largest Opened (Unpaid) NSF Check: \$000000000.00	Total Paid NSF's in the Last Year: \$000000000.00
	Total Paid NSF's in the Last 3 Years: \$000000000.00
	Largest Paid NSF Check: \$000000000.00

**Should you wish to contact TransUnion, you may do so,**

› **Online:**

To report an inaccuracy, please visit: [service.transunion.com](http://service.transunion.com) ↗

For answers to general questions, please visit: [www.transunion.com](http://www.transunion.com) ↗

› **By Mail:**

TransUnion Consumer Relations

P.O. Box 2000

Chester, PA 19016-2000

› **By Phone:**

(800) 916-8800

You may contact us Monday - Friday 8 AM - 11 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

## SUMMARY OF RIGHTS

### GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) ↗ o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

#### A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) ↗ or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

› **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

› **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your 'file disclosure'). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) ↗ for

additional information.

- › **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- › **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](https://www.consumerfinance.gov/learnmore) ↗ for an explanation of dispute procedures.
- › **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- › **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- › **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- › **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](https://www.consumerfinance.gov/learnmore) ↗.
- › **You may limit prescreened offers of credit and insurance you get based on information in your credit report.** Unsolicited prescreened offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- › The following FCRA right applies with respect to nationwide consumer reporting agencies:
  - › **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.  
A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.  
To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.
    - Equifax: 1-800-525-6285; [www.equifax.com](https://www.equifax.com) ↗
    - Experian: 1-888-397-3742; [www.experian.com](https://www.experian.com) ↗
    - TransUnion: 1-800-680-7289; [www.transunion.com](https://www.transunion.com) ↗

- › **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- › **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- › **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.	c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	

d. Federal Credit Unions	Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314 Asst. General Counsel for Office of Aviation Protection Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street, S.W. Washington, DC 20423 Nearest Packers and Stockyards Division Regional Office Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416 Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549 Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090 Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
3. Air carriers	
4. Creditors Subject to the Surface Transportation Board	
5. Creditors Subject to the Packers and Stockyards Act, 1921	
6. Small Business Investment Companies	
7. Brokers and Dealers	
8. Institutions that are members of the Farm Credit System	
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	

## FRAUD VICTIM RIGHTS

## **SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT**

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

### **Remedying the Effects of Identity Theft**

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

**1. You have the right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.**

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

**2. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
- Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
- TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

**3. You have the right to free copies of the information in your file (your "file disclosure").** An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you

to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore)

- 4. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- 5. You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.
- 6. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your [identity theft report](#). The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.
- 7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an [identity theft report](#).

To learn more about identity theft and how to deal with its consequences, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore), or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).