



Credit Report

Date: October 12, 2025
Confirmation # 5285536666

Prepared for:

JACOB RAPOSA

DID YOU KNOW?

If you find something in your report that looks like a mistake, contact us at equifax.com/personal/disputes or call 888-EQUIFAX (888-378-4329) to start a new dispute or check the status of your dispute.

*There are many types of consumer reporting agencies, including credit bureaus and specialty agencies. A list can be found by accessing the CFPB's website at: consumerfinance.gov/consumer-tools/credit-reports-and-scores/consumer-reporting-companies/companies-list
Looking for telecommunications, pay TV, and utility data? That information is maintained by a different company, the National Consumer Telecom and Utilities Exchange (NCTUE), and can be accessed at: nctue.com/consumer*

An Overview of Your Credit Report

Your credit report provides different types of information, including:

Personal Information

This section includes your name (including any former names), current and previous addresses and phone numbers, employment data, Social Security number, and birthdate. Personal information is provided by you or your lenders and creditors. While this information is not used to calculate credit scores it is important to check for typos and any unfamiliar information.

Consumer File Notices

Notices on your credit report can include fraud and active duty alerts, security freezes or locks, and opt-outs of receiving prescreened offers of credit or insurance. You can also choose to add a consumer statement to your credit report to provide an explanation for why you missed a payment or why you believe something is being reported incorrectly. For more information on these consumer added notices **visit [equifax.com/personal/help/](https://www.equifax.com/personal/help/)**.

Account Information

Your credit report can include all types of credit accounts, such as revolving accounts, mortgage accounts, and any other installment loans or open lines of credit. When reviewing your account information, make sure accounts listed belong to you and look for the following:

- **Account Status:** See if an account is open, closed, paid on time, or past due. Closed accounts should have no money owed.
- **Payment History:** Check if you made payments on time for each account. Paying on time helps your credit, while late or missed payments hurt it. Payment history is provided, where available, for each account. To view up to 24 months of your historical payment and balance data, log in to your 'myEquifax' account at www.myequifax.com.
- **Credit Limits and Balances:** Look at the credit limits on credit cards and compare them to what you owe. It's better to keep the balance low compared to the limit. This helps improve your credit.
- **Account Types:** Notice the different kinds of credit accounts you have (like credit cards, loans, mortgages). Having a mix of account types is good for your credit.

Negative Information (Collections and Bankruptcy Public Records)

Be aware of any negative details such as late payments, debts that were given up on, or money owed to collections. Bankruptcies may also be shown on your credit report. These negative items can hurt your credit score. If there's something there, make sure it's correct and up to date.

Inquiries

This section shows who accessed your credit report and when. Too many hard inquiries can negatively impact your credit score and any unfamiliar inquiries may be a sign of identity theft.

If you find information you believe to be incorrect, you may visit us at [equifax.com/personal/disputes](https://www.equifax.com/personal/disputes) or call us at 888-EQUIFAX (888-378-4329) to submit a dispute. You may also mail your dispute request to: Equifax | PO Box 740241 | Atlanta, GA 30374

Note: When you provide documents to Equifax as part of your dispute, including a letter, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Your Credit Report

Summary

A quick view of key information contained in your Equifax Credit Report.

Report Date	October 12, 2025
Average Account Age	3 Years, 8 Months
Length of Credit History	9 Years
Oldest Account	PNC BANK October 2016
Most Recent Account	SYNCB/GOOGLE August 2025

Personal Information

Creditors use your personal information to identify you. This information has **no impact** on your credit score.

JACOB RAPOSA



225 E COMMONS DR, CRANBERRY TOWNSHIP, PA 16066
Social Security Number: **XXX-XX-5736**
Date of Birth: **10/08/1996**

Former Name(s): None	Employment Information: PDL DISTRIBUTION - Current	Consumer File Notices: None
Former Address(es): 1006 CREEKWOOD DR, ZELIENOPLE, PA 16063 608 PERRY HWY, HARMONY, PA 16037 1338 PERRY HWY APT 1, PORTERSVILLE, PA 16051 511 8TH ST, OAKMONT, PA 15139 1918 GEORGETOWN DR, SEWICKLEY, PA 15143 41 ALLEGHENY AVE APT 107, OAKMONT, PA 15139	Former Phone Number(s): None	
Consumer Statement: No Statement on file.		

Credit Accounts

This includes all types of credit accounts, such as revolving accounts, mortgage accounts, and any other installment loans or open lines of credit.



APPLE CARD - GS BANK USA

LOCKBOX 6112 PO BOX 7247, GOLDMAN SACHS BANK, PHILADELPHIA, PA
191706112 | (877) 255-5923

Account Number: *0612 | Owner: **Individual Account**

Loan/Account Type: **Credit Card** | Status: **Pays As Agreed**

Date Reported: **09/30/2025** | Balance: **\$2,763**

Credit Limit: **\$6,500** | High Credit: **\$2,763**

Date Opened: **02/24/2024**

Date of Last Activity: **09/30/2025**

Scheduled Payment Amount: **\$91**

Actual Payment Amount: **\$78**

Date of Last Payment: **09/02/2025**

Term Duration: ■

Date of 1st Delinquency: ■

Date Major Delinquency 1st Reported: ■

Amount Past Due: ■

Charge Off Amount: ■

Date Closed: ■

Activity Designator: ■

Terms Frequency: **Monthly**

Months Reviewed: **19**

Deferred Payment Start Date: ■

Balloon Payment Amount: ■

Balloon Payment Date: ■

Narrative Code(s): **002**

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	■	■	■	■	■	■	■	■	■	■	■	■
2024	■	■	■	■	■	■	■	■	■	■	■	■
150	Paid on Time	30	30 Days Past Due	60	60 Days Past Due	90	90 Days Past Due	120	120 Days Past Due			
CO	150 Days Past Due	180	180 Days Past Due	V	Voluntary Surrender	F	Foreclosure	C	Collection Account			
	Charge Off	B	Included in Bankruptcy	R	Repossession	TN	Too New to Rate	■	No Data Available			

24 Month History

	Balance	Scheduled Payment Amount	Actual Payment Amount	Last Payment Date	Past Due Amount	High Credit	Credit Limit	Narrative Codes
08/25	\$2,640	\$78	■	07/04/2025	■	\$2,640	\$6,500	002, 233
07/25	\$1,763	\$71	\$139	07/04/2025	■	\$1,987	\$6,500	002, 233
06/25	\$1,703	\$67	\$67	06/09/2025	■	\$1,987	\$6,500	002, 233
05/25	\$1,403	\$67	■	04/30/2025	■	\$1,987	\$6,500	002, 233
04/25	\$1,213	\$81	\$81	04/30/2025	■	\$1,987	\$6,500	002, 233
03/25	\$1,265	\$25	\$50	03/02/2025	■	\$1,987	\$6,500	002, 233
02/25	\$594	\$25	■	01/31/2025	■	\$1,987	\$6,500	002, 233
01/25	\$524	\$25	\$50	01/31/2025	■	\$1,987	\$6,500	002, 233
12/24	\$546	\$25	■	11/08/2024	■	\$1,987	\$6,500	002, 233
11/24	\$319	\$25	\$50	11/08/2024	■	\$1,987	\$6,500	002, 233
10/24	\$265	\$25	■	09/14/2024	■	\$1,987	\$6,500	002, 233
09/24	\$113	\$25	\$840	09/14/2024	■	\$1,987	\$6,500	002, 233
08/24	\$840	\$33	\$400	08/04/2024	■	\$1,987	\$6,500	002, 233
07/24	\$1,226	\$25	\$25	07/31/2024	■	\$1,987	\$6,500	002, 233
06/24	\$1,280	\$25	\$1,987	06/04/2024	■	\$1,987	\$6,500	002, 233
05/24	\$1,987	\$25	\$1,177	05/26/2024	■	\$1,987	\$6,500	002, 233
04/24	\$579	\$25	\$228	04/04/2024	■	\$685	\$6,500	002, 233
03/24	\$228	\$25	\$1,912	03/29/2024	■	\$685	\$6,500	002, 233
02/24	\$671	■	■	■	■	\$671	\$6,500	002, 233

Narrative Code

002
233

Narrative Code Description

Credit Card
Amount in High Credit Column is Credit Limit



SYNCB/GOOGLE

PO Box 71746, Philadelphia, PA 191761746 | (866) 794-8802
Account Number: *1407 | Owner: **Individual Account**
Loan/Account Type: **Charge Account** | Status: **Pays As Agreed**

Date Reported: **10/05/2025** | Balance: **\$0**
Credit Limit: **\$2,000** | High Credit: **\$0**

Date Opened: 08/24/2025	Date of 1st Delinquency: ■	Terms Frequency: Monthly
Date of Last Activity: ■	Date Major Delinquency 1st Reported: ■	Months Reviewed: 2
Scheduled Payment Amount: ■	Amount Past Due: ■	Deferred Payment Start Date: ■
Actual Payment Amount: ■	Charge Off Amount: ■	Balloon Payment Amount: ■
Date of Last Payment: ■	Date Closed: ■	Balloon Payment Date: ■
Term Duration: ■	Activity Designator: ■	Narrative Code(s): 229

Payment History

Year 2025	Jan ■	Feb ■	Mar ■	Apr ■	May ■	Jun ■	Jul ■	Aug ■	Sep ■	Oct ■	Nov ■	Dec ■
✓ 150 CO	Paid on Time 150 Days Past Due Charge Off	30 180 B	30 Days Past Due 180 Days Past Due Included in Bankruptcy	60 V R	60 Days Past Due Voluntary Surrender Repossession	90 F TN	90 Days Past Due Foreclosure Too New to Rate	120 C ■	120 Days Past Due Collection Account No Data Available			

24 Month History

	Balance	Scheduled Payment Amount	Actual Payment Amount	Last Payment Date	Past Due Amount	High Credit	Credit Limit	Narrative Codes
09/25	\$0	■	■	■	■	\$0	\$2,000	229, 233
08/25	\$0	■	■	■	■	\$0	\$2,000	229, 233

Narrative Code	Narrative Code Description
229	Charge
233	Amount in High Credit Column is Credit Limit

Date: October 12, 2025
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SYNCB/CARE CREDIT

PO Box 71757, Philadelphia, PA 191761757 | (866) 396-8254
Account Number: ***5802** | Owner: **Individual Account**
Loan/Account Type: **Charge Account** | Status: **Pays As Agreed**

Date Reported: **10/02/2025** | Balance: **\$0**
Credit Limit: **\$2,000** | High Credit: **\$633**

Date Opened: 06/09/2023	Date of 1st Delinquency: ■	Terms Frequency: Monthly
Date of Last Activity: 05/26/2024	Date Major Delinquency 1st Reported: ■	Months Reviewed: 28
Scheduled Payment Amount: ■	Amount Past Due: ■	Deferred Payment Start Date: ■
Actual Payment Amount: ■	Charge Off Amount: ■	Balloon Payment Amount: ■
Date of Last Payment: 05/26/2024	Date Closed: ■	Balloon Payment Date: ■
Term Duration: ■	Activity Designator: ■	Narrative Code(s): 229

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	■	■	■	■	■	■	■	■	■	■	■	■
2023	■	■	■	■	■	■	■	■	■	■	■	■
150	Paid on Time	30	30 Days Past Due	60	60 Days Past Due	90	90 Days Past Due	120	120 Days Past Due			
CO	150 Days Past Due	180	180 Days Past Due	V	Voluntary Surrender	F	Foreclosure	C	Collection Account			
	Charge Off	B	Included in Bankruptcy	R	Repossession	TN	Too New to Rate	■	No Data Available			

24 Month History

	Balance	Scheduled Payment Amount	Actual Payment Amount	Last Payment Date	Past Due Amount	High Credit	Credit Limit	Narrative Codes
09/25	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
08/25	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
07/25	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
06/25	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
05/25	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
04/25	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
03/25	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
02/25	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
01/25	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
12/24	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
11/24	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
10/24	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
09/24	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
08/24	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
07/24	\$0	■	■	05/26/2024	■	\$633	\$2,000	229, 233
06/24	\$0	■	\$100	05/26/2024	■	\$633	\$2,000	229, 233
05/24	\$100	\$30	\$305	04/15/2024	■	\$633	\$2,000	229, 233
04/24	\$405	\$30	\$35	03/17/2024	■	\$633	\$2,000	229, 233
03/24	\$440	\$35	\$30	02/29/2024	■	\$633	\$2,000	229, 233
02/24	\$440	\$30	\$30	01/24/2024	■	\$633	\$2,000	229, 233
01/24	\$470	\$30	\$30	12/19/2023	■	\$633	\$2,000	229, 233
12/23	\$500	\$30	\$36	11/16/2023	■	\$633	\$2,000	229, 233
11/23	\$536	\$30	\$30	10/12/2023	■	\$633	\$2,000	229, 233
10/23	\$566	\$30	\$37	09/21/2023	■	\$633	\$2,000	229, 233

Narrative Code	Narrative Code Description
229	Charge
233	Amount in High Credit Column is Credit Limit



PNC BANK

PO BOX 5580, CLEVELAND, OH 441014747 | (800) 321-2206
Account Number: *6376 | Owner: **Joint Account**
Loan/Account Type: **Credit Card** | Status: **Pays As Agreed**

Date Reported: **09/24/2025** | Balance: **\$3,089**
Credit Limit: **\$4,000** | High Credit: **\$3,431**

Date Opened: **12/20/2022** Date of 1st Delinquency: ■ Terms Frequency: **Monthly**
Date of Last Activity: **09/24/2025** Date Major Delinquency 1st Reported: ■ Months Reviewed: **33**
Scheduled Payment Amount: **\$80** Amount Past Due: ■ Deferred Payment Start Date: ■
Actual Payment Amount: **\$392** Charge Off Amount: ■ Balloon Payment Amount: ■
Date of Last Payment: **09/01/2025** Date Closed: ■ Balloon Payment Date: ■
Term Duration: ■ Activity Designator: ■ Narrative Code(s): **002**

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2025	✓	✓	✓	✓	✓	✓	✓	✓	■	■	■	■		
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
✓	Paid on Time		30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150	150 Days Past Due		180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO	Charge Off		B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		■	No Data Available	

24 Month History

	Balance	Scheduled Payment Amount	Actual Payment Amount	Last Payment Date	Past Due Amount	High Credit	Credit Limit	Narrative Codes
08/25	\$3,267	\$112	■	07/20/2025	■	\$3,267	\$4,000	002, 233
07/25	\$3,169	\$84	\$82	07/20/2025	■	\$3,202	\$4,000	002, 233
06/25	\$3,178	\$82	\$74	06/20/2025	■	\$3,202	\$4,000	002, 233
05/25	\$3,099	\$74	\$57	05/19/2025	■	\$3,104	\$4,000	002, 233
04/25	\$2,315	\$57	\$27	04/19/2025	■	\$2,626	\$4,000	002, 233
03/25	\$833	\$27	\$100	03/15/2025	■	\$2,626	\$4,000	002, 233
02/25	\$825	\$27	\$27	02/19/2025	■	\$2,626	\$4,000	002, 233
01/25	\$491	\$27	\$27	01/19/2025	■	\$2,626	\$4,000	002, 233
12/24	\$490	\$27	\$27	12/19/2024	■	\$2,626	\$4,000	002, 233
11/24	\$438	\$27	\$27	11/19/2024	■	\$2,626	\$4,000	002, 233
10/24	\$241	\$27	\$54	10/20/2024	■	\$2,626	\$4,000	002, 233
09/24	\$291	\$27	\$2,626	09/20/2024	■	\$2,626	\$4,000	002, 233
08/24	\$2,601	\$54	\$27	08/19/2024	■	\$2,601	\$4,000	002, 233
07/24	\$589	\$27	\$27	07/19/2024	■	\$1,766	\$4,000	002, 233
06/24	\$391	\$27	\$1,755	06/12/2024	■	\$1,766	\$4,000	002, 233
05/24	\$207	\$27	\$1,870	05/13/2024	■	\$1,687	\$4,000	002, 233
04/24	\$370	\$27	\$27	04/19/2024	■	\$1,005	\$4,000	002, 233
03/24	\$187	\$27	\$277	03/02/2024	■	\$1,005	\$4,000	002, 233
02/24	\$277	\$27	\$27	02/19/2024	■	\$1,005	\$4,000	002, 233
01/24	\$300	\$27	\$127	01/21/2024	■	\$1,005	\$4,000	002, 233
12/23	\$386	\$27	\$27	12/19/2023	■	\$1,005	\$4,000	002, 233
11/23	\$406	\$27	\$36	10/29/2023	■	\$1,005	\$4,000	002, 233
10/23	\$436	\$27	\$100	10/03/2023	■	\$1,005	\$4,000	002, 233

Narrative Code	Narrative Code Description
002	Credit Card
233	Amount in High Credit Column is Credit Limit

Date: October 12, 2025
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CENTRAL RESEARCH INC

122 N BLOOMINGTON ST, STE I, LOWELL, AR 727459632 | (479) 419-5456
Account Number: *6339 | Owner: **Individual Account**
Loan/Account Type: **Education Loan** | Status: **Pays As Agreed**

Date Reported: **08/31/2025** | Balance: **\$1,750**
Credit Limit: ■ | High Credit: **\$1,750**

Date Opened: 08/21/2025	Date of 1st Delinquency: ■	Terms Frequency: Deferred
Date of Last Activity: 08/31/2025	Date Major Delinquency 1st Reported: ■	Months Reviewed: ■
Scheduled Payment Amount: ■	Amount Past Due: \$0	Deferred Payment Start Date: ■
Actual Payment Amount: ■	Charge Off Amount: ■	Balloon Payment Amount: ■
Date of Last Payment: ■	Date Closed: ■	Balloon Payment Date: ■
Term Duration: ■	Activity Designator: ■	Narrative Code(s): 088

Narrative Code	Narrative Code Description
088	Student Loan - Payment Deferred



CENTRAL RESEARCH INC

122 N BLOOMINGTON ST, STE I, LOWELL, AR 727459632 | (479) 419-5456
Account Number: *6439 | Owner: **Individual Account**
Loan/Account Type: **Education Loan** | Status: **Pays As Agreed**

Date Reported: **08/31/2025** | Balance: **\$3,005**
Credit Limit: ■ | High Credit: **\$3,000**

Date Opened: 08/21/2025	Date of 1st Delinquency: ■	Terms Frequency: Deferred
Date of Last Activity: 08/31/2025	Date Major Delinquency 1st Reported: ■	Months Reviewed: ■
Scheduled Payment Amount: ■	Amount Past Due: \$0	Deferred Payment Start Date: ■
Actual Payment Amount: ■	Charge Off Amount: ■	Balloon Payment Amount: ■
Date of Last Payment: ■	Date Closed: ■	Balloon Payment Date: ■
Term Duration: ■	Activity Designator: ■	Narrative Code(s): 088

Narrative Code	Narrative Code Description
088	Student Loan - Payment Deferred

Date: October 12, 2025
Confirmation # 5285536666



CENTRAL RESEARCH INC

122 N BLOOMINGTON ST, STE I, LOWELL, AR 727459632 | (479) 419-5456

Account Number: *6239 | Owner: **Individual Account**

Loan/Account Type: **Education Loan** | Status: **Pays As Agreed**

Date Reported: **08/31/2025** | Balance: **\$749**

Credit Limit: ■ | High Credit: **\$1,016**

Date Opened: **05/22/2019**

Date of 1st Delinquency: ■

Terms Frequency: **Deferred**

Date of Last Activity: **08/31/2025**

Date Major Delinquency 1st Reported: ■

Months Reviewed: **75**

Scheduled Payment Amount: ■

Amount Past Due: **\$0**

Deferred Payment Start Date: ■

Actual Payment Amount: ■

Charge Off Amount: ■

Balloon Payment Amount: ■

Date of Last Payment: **08/03/2023**

Date Closed: ■

Balloon Payment Date: ■

Term Duration: ■

Activity Designator: ■

Narrative Code(s): **088**

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	■	■	■	■	■	■	■	✓	✓	✓	✓	✓
✓	Paid on Time											
150	150 Days Past Due											
CO	Charge Off											
30	30 Days Past Due											
180	180 Days Past Due											
B	Included in Bankruptcy											
60	60 Days Past Due											
V	Voluntary Surrender											
R	Repossession											
90	90 Days Past Due											
F	Foreclosure											
TN	Too New to Rate											
120	120 Days Past Due											
C	Collection Account											
■	No Data Available											

24 Month History

	Balance	Scheduled Payment Amount	Actual Payment Amount	Last Payment Date	Past Due Amount	High Credit	Credit Limit	Narrative Codes
06/25	\$754	\$11	\$11	06/03/2025	■	\$1,016	■	248
05/25	\$762	\$11	\$11	05/03/2025	■	\$1,016	■	248
04/25	\$771	\$11	\$11	04/03/2025	■	\$1,016	■	248
03/25	\$779	\$11	\$11	03/03/2025	■	\$1,016	■	248
02/25	\$787	\$11	\$11	02/03/2025	■	\$1,016	■	248
01/25	\$796	\$11	\$11	01/03/2025	■	\$1,016	■	248
12/24	\$804	\$11	\$11	12/03/2024	■	\$1,016	■	248
11/24	\$812	\$11	\$11	11/03/2024	■	\$1,016	■	248
10/24	\$820	\$11	\$11	10/03/2024	■	\$1,016	■	248
09/24	\$828	\$11	\$11	09/03/2024	■	\$1,016	■	248
08/24	\$836	\$11	\$11	08/03/2024	■	\$1,016	■	248
07/24	\$844	\$11	\$11	07/03/2024	■	\$1,016	■	248
06/24	\$852	\$11	\$11	06/03/2024	■	\$1,016	■	248
05/24	\$860	\$11	\$11	05/03/2024	■	\$1,016	■	248
04/24	\$868	\$11	\$11	04/03/2024	■	\$1,016	■	248
03/24	\$876	\$11	\$11	03/03/2024	■	\$1,016	■	248
02/24	\$884	\$11	\$55	02/03/2024	■	\$1,016	■	248
01/24	\$936	\$11	\$122	01/08/2024	■	\$1,016	■	248
12/23	\$1,054	\$11	■	10/17/2023	■	\$1,016	■	248
11/23	\$1,050	\$11	■	10/17/2023	■	\$1,016	■	248
10/23	\$1,046	\$11	\$11	10/17/2023	■	\$1,016	■	248

Narrative Code	Narrative Code Description
088	Student Loan - Payment Deferred
248	Student Loan



CENTRAL RESEARCH INC

122 N BLOOMINGTON ST, STE I, LOWELL, AR 727459632 | (479) 419-5456

Account Number: *6139 | Owner: **Individual Account**

Loan/Account Type: **Education Loan** | Status: **Pays As Agreed**

Date Reported: **08/31/2025** | Balance: **\$2,065**

Credit Limit: ■ | High Credit: **\$2,332**

Date Opened: **05/22/2019**

Date of 1st Delinquency: ■

Terms Frequency: **Deferred**

Date of Last Activity: **08/31/2025**

Date Major Delinquency 1st Reported: ■

Months Reviewed: **75**

Scheduled Payment Amount: ■

Amount Past Due: **\$0**

Deferred Payment Start Date: ■

Actual Payment Amount: ■

Charge Off Amount: ■

Balloon Payment Amount: ■

Date of Last Payment: **08/03/2023**

Date Closed: ■

Balloon Payment Date: ■

Term Duration: ■

Activity Designator: ■

Narrative Code(s): **088**

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	■	■	■	■	■	■	■	✓	✓	✓	✓	✓
✓	Paid on Time											
150	150 Days Past Due											
CO	Charge Off											
30	30 Days Past Due											
180	180 Days Past Due											
B	Included in Bankruptcy											
60	60 Days Past Due											
V	Voluntary Surrender											
R	Repossession											
90	90 Days Past Due											
F	Foreclosure											
TN	Too New to Rate											
120	120 Days Past Due											
C	Collection Account											
■	No Data Available											

24 Month History

	Balance	Scheduled Payment Amount	Actual Payment Amount	Last Payment Date	Past Due Amount	High Credit	Credit Limit	Narrative Codes
06/25	\$2,075	\$25	\$25	06/03/2025	■	\$2,332	■	248
05/25	\$2,092	\$25	\$25	05/03/2025	■	\$2,332	■	248
04/25	\$2,109	\$25	\$25	04/03/2025	■	\$2,332	■	248
03/25	\$2,126	\$25	\$25	03/03/2025	■	\$2,332	■	248
02/25	\$2,142	\$25	\$25	02/03/2025	■	\$2,332	■	248
01/25	\$2,160	\$25	\$25	01/03/2025	■	\$2,332	■	248
12/24	\$2,176	\$25	\$25	12/03/2024	■	\$2,332	■	248
11/24	\$2,193	\$25	\$25	11/03/2024	■	\$2,332	■	248
10/24	\$2,210	\$25	\$25	10/03/2024	■	\$2,332	■	248
09/24	\$2,226	\$25	\$25	09/03/2024	■	\$2,332	■	248
08/24	\$2,243	\$25	\$25	08/03/2024	■	\$2,332	■	248
07/24	\$2,259	\$25	\$25	07/03/2024	■	\$2,332	■	248
06/24	\$2,275	\$25	\$25	06/03/2024	■	\$2,332	■	248
05/24	\$2,291	\$25	\$25	05/03/2024	■	\$2,332	■	248
04/24	\$2,307	\$25	\$25	04/03/2024	■	\$2,332	■	248
03/24	\$2,324	\$25	\$25	03/03/2024	■	\$2,332	■	248
02/24	\$2,340	\$24	■	01/08/2024	■	\$2,332	■	248
01/24	\$2,331	\$24	\$24	01/08/2024	■	\$2,332	■	248
12/23	\$2,346	\$24	■	10/17/2023	■	\$2,332	■	248
11/23	\$2,336	\$24	■	10/17/2023	■	\$2,332	■	248
10/23	\$2,326	\$24	\$24	10/17/2023	■	\$2,332	■	248

Narrative Code	Narrative Code Description
088	Student Loan - Payment Deferred
248	Student Loan



CENTRAL RESEARCH INC

122 N BLOOMINGTON ST, STE I, LOWELL, AR 727459632 | (479) 419-5456
Account Number: *6039 | Owner: **Individual Account**
Loan/Account Type: **Education Loan** | Status: **Pays As Agreed**

Date Reported: **08/31/2025** | Balance: **\$1,623**
Credit Limit: ■ | High Credit: **\$1,833**

Date Opened: **01/23/2019** Date of 1st Delinquency: ■ Terms Frequency: **Deferred**
Date of Last Activity: **08/31/2025** Date Major Delinquency 1st Reported: ■ Months Reviewed: **79**
Scheduled Payment Amount: ■ Amount Past Due: **\$0** Deferred Payment Start Date: ■
Actual Payment Amount: ■ Charge Off Amount: ■ Balloon Payment Amount: ■
Date of Last Payment: **08/03/2023** Date Closed: ■ Balloon Payment Date: ■
Term Duration: ■ Activity Designator: ■ Narrative Code(s): **088**

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2025	✔	✔	✔	✔	✔	✔	■	■	■	■	■	■		
2024	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		
2023	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		
2022	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		
2021	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔		
2020	■	■	■	■	■	■	■	✔	✔	✔	✔	✔		
✔	Paid on Time		30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150	150 Days Past Due		180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO	Charge Off		B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		■	No Data Available	

24 Month History

	Balance	Scheduled Payment Amount	Actual Payment Amount	Last Payment Date	Past Due Amount	High Credit	Credit Limit	Narrative Codes
06/25	\$1,630	\$19	\$19	06/03/2025	■	\$1,833	■	248
05/25	\$1,644	\$19	\$19	05/03/2025	■	\$1,833	■	248
04/25	\$1,657	\$19	\$19	04/03/2025	■	\$1,833	■	248
03/25	\$1,671	\$19	\$19	03/03/2025	■	\$1,833	■	248
02/25	\$1,684	\$19	\$19	02/03/2025	■	\$1,833	■	248
01/25	\$1,697	\$19	\$19	01/03/2025	■	\$1,833	■	248
12/24	\$1,711	\$19	\$19	12/03/2024	■	\$1,833	■	248
11/24	\$1,723	\$19	\$19	11/03/2024	■	\$1,833	■	248
10/24	\$1,737	\$19	\$19	10/03/2024	■	\$1,833	■	248
09/24	\$1,749	\$19	\$19	09/03/2024	■	\$1,833	■	248
08/24	\$1,763	\$19	\$19	08/03/2024	■	\$1,833	■	248
07/24	\$1,775	\$19	\$19	07/03/2024	■	\$1,833	■	248
06/24	\$1,788	\$19	\$19	06/03/2024	■	\$1,833	■	248
05/24	\$1,801	\$19	\$19	05/03/2024	■	\$1,833	■	248
04/24	\$1,814	\$19	\$19	04/03/2024	■	\$1,833	■	248
03/24	\$1,826	\$19	\$19	03/03/2024	■	\$1,833	■	248
02/24	\$1,839	\$19	■	01/08/2024	■	\$1,833	■	248
01/24	\$1,832	\$19	\$19	01/08/2024	■	\$1,833	■	248
12/23	\$1,844	\$19	■	10/17/2023	■	\$1,833	■	248
11/23	\$1,836	\$19	■	10/17/2023	■	\$1,833	■	248
10/23	\$1,828	\$19	\$19	10/17/2023	■	\$1,833	■	248

Narrative Code	Narrative Code Description
088	Student Loan - Payment Deferred
248	Student Loan



FIRST COMMONWEALTH BANK

9960 Springfield Pike, Cincinnati, OH 45215 | (800) 711-2265
Account Number: *4573 | Owner: **Individual Account**
Loan/Account Type: **Auto** | Status: **Pays As Agreed**

Date Reported: **09/05/2025** | Balance: **\$24,768**
Credit Limit: ■ | High Credit: **\$28,830**

Date Opened: 06/18/2024	Date of 1st Delinquency: ■	Terms Frequency: Monthly
Date of Last Activity: 09/05/2025	Date Major Delinquency 1st Reported: ■	Months Reviewed: 15
Scheduled Payment Amount: \$458	Amount Past Due: ■	Deferred Payment Start Date: ■
Actual Payment Amount: \$917	Charge Off Amount: ■	Balloon Payment Amount: ■
Date of Last Payment: 09/02/2025	Date Closed: ■	Balloon Payment Date: ■
Term Duration: 84 Months	Activity Designator: ■	Narrative Code(s): 214, 132

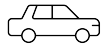
Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	■	■	■	■	■	■	✓	✓	✓	✓	✓	✓
✓	Paid on Time		30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120
150	150 Days Past Due		180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C
CO	Charge Off		B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		■
												No Data Available

24 Month History

	Balance	Scheduled Payment Amount	Actual Payment Amount	Last Payment Date	Past Due Amount	High Credit	Credit Limit	Narrative Codes
08/25	\$25,386	\$458	\$458	07/14/2025	■	\$28,830	■	214, 132
07/25	\$25,639	\$458	\$458	06/10/2025	■	\$28,830	■	214, 132
06/25	\$25,986	\$458	\$458	05/23/2025	■	\$28,830	■	214, 132
05/25	\$26,228	\$458	\$458	04/18/2025	■	\$28,830	■	214, 132
04/25	\$26,504	\$458	\$458	03/20/2025	■	\$28,830	■	214, 132
03/25	\$26,811	\$458	\$926	02/24/2025	■	\$28,830	■	214, 132
02/25	\$27,498	\$458	■	12/24/2024	■	\$28,830	■	214, 132
01/25	\$27,327	\$458	\$458	12/24/2024	■	\$28,830	■	214, 132
12/24	\$27,578	\$458	\$458	11/22/2024	■	\$28,830	■	214, 132
11/24	\$27,806	\$458	\$458	10/28/2024	■	\$28,830	■	214, 132
10/24	\$27,806	\$458	■	08/09/2024	■	\$28,830	■	214, 132
09/24	\$27,806	\$458	\$458	08/09/2024	■	\$28,830	■	214, 132
08/24	\$28,237	\$458	\$917	08/05/2024	■	\$28,830	■	214, 132
07/24	\$28,830	\$458	■	■	■	\$28,830	■	132, 214

Narrative Code	Narrative Code Description
214	Auto
132	Fixed Rate



KIA MOTOR FINANCE - Closed

10550 Talbert Ave, Fountain Valley, CA 927086031 | (714) 965-4838

Account Number: *8978 | Owner: Individual Account

Loan/Account Type: Auto | Status: Pays As Agreed

Date Reported: 06/30/2024 | Balance: \$0

Credit Limit: ■ | High Credit: \$26,797

Date Opened: 04/16/2021

Date of 1st Delinquency: ■

Terms Frequency: Monthly

Date of Last Activity: 06/24/2024

Date Major Delinquency 1st Reported: ■

Months Reviewed: 38

Scheduled Payment Amount: ■

Amount Past Due: ■

Deferred Payment Start Date: ■

Actual Payment Amount: \$17,206

Charge Off Amount: ■

Balloon Payment Amount: ■

Date of Last Payment: 06/24/2024

Date Closed: 06/25/2024

Balloon Payment Date: ■

Term Duration: 84 Months

Activity Designator: Paid and Closed

Narrative Code(s): 158, 214, 132

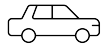
Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
2024	✓	✓	✓	✓	✓	■	■	■	■	■	■	■		
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	■		
2021	■	■	■	■	✓	✓	✓	✓	✓	✓	✓	✓		
✓	Paid on Time		30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150	150 Days Past Due		180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO	Charge Off		B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		■	No Data Available	

24 Month History

	Balance	Scheduled Payment Amount	Actual Payment Amount	Last Payment Date	Past Due Amount	High Credit	Credit Limit	Narrative Codes
05/24	\$17,114	\$408	\$408	05/12/2024	■	\$26,797	■	214, 132
04/24	\$17,417	\$408	\$408	04/01/2024	■	\$26,797	■	214, 132
03/24	\$17,723	\$408	■	02/15/2024	■	\$26,797	■	214, 132
02/24	\$17,615	\$408	\$817	02/15/2024	■	\$26,797	■	214, 132
01/24	\$18,330	\$408	\$408	01/15/2024	■	\$26,797	■	214, 132
12/23	\$18,626	\$408	\$408	12/15/2023	■	\$26,797	■	214, 132
11/23	\$18,920	\$408	\$408	11/15/2023	■	\$26,797	■	214, 132
10/23	\$19,215	\$408	\$408	10/15/2023	■	\$26,797	■	214, 132

Narrative Code	Narrative Code Description
158	Closed or Paid Account/Zero Balance
214	Auto
132	Fixed Rate



JPMCB AUTO FINANCE - Closed

700 KANSAS LANE, MAIL CODE LA 44025, MONROE, LA 71203 | (800) 336-6675
Account Number: *0410 | Owner: **Individual Account**
Loan/Account Type: **Auto** | Status: **Pays As Agreed**

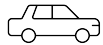
Date Reported: **05/23/2021** | Balance: **\$0**
Credit Limit: ■ | High Credit: **\$6,468**

Date Opened: **09/21/2019** | Date of 1st Delinquency: ■ | Terms Frequency: **Monthly**
Date of Last Activity: **04/01/2021** | Date Major Delinquency 1st Reported: ■ | Months Reviewed: **19**
Scheduled Payment Amount: ■ | Amount Past Due: ■ | Deferred Payment Start Date: ■
Actual Payment Amount: **\$4,988** | Charge Off Amount: ■ | Balloon Payment Amount: ■
Date of Last Payment: **04/01/2021** | Date Closed: **04/01/2021** | Balloon Payment Date: ■
Term Duration: **60 Months** | Activity Designator: **Paid and Closed** | Narrative Code(s): **158, 214, 132**

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	■	■	■	■	■	■	■	■	■	■	■	■
2020	■	■	■	■	■	■	■	■	■	■	■	■
2019	■	■	■	■	■	■	■	■	■	■	■	■
150	150	30	30	60	60	90	90	120	120	120	120	120
CO	CO	B	B	R	R	TN	TN	C	C	C	C	C
	Paid on Time	30 Days Past Due	30 Days Past Due	60 Days Past Due	60 Days Past Due	90 Days Past Due	90 Days Past Due	120 Days Past Due	120 Days Past Due	120 Days Past Due	120 Days Past Due	120 Days Past Due
	150 Days Past Due	180 Days Past Due	180 Days Past Due	Voluntary Surrender	Voluntary Surrender	Foreclosure	Foreclosure	Collection Account	Collection Account	Collection Account	Collection Account	Collection Account
	Charge Off	Included in Bankruptcy	Included in Bankruptcy	Repossession	Repossession	Too New to Rate	Too New to Rate	No Data Available	No Data Available	No Data Available	No Data Available	No Data Available

Narrative Code | **Narrative Code Description**
158 | Closed or Paid Account/Zero Balance
214 | Auto
132 | Fixed Rate



PNC BANK - Closed

PO BOX 5580, CLEVELAND, OH 441013180 | (888) 762-2265
Account Number: *0312 | Owner: **Joint Account**
Loan/Account Type: **Auto** | Status: **Pays As Agreed**

Date Reported: **03/31/2017** | Balance: **\$0**
Credit Limit: ■ | High Credit: **\$14,170**

Date Opened: **10/21/2016** | Date of 1st Delinquency: ■ | Terms Frequency: **Monthly**
Date of Last Activity: **03/01/2017** | Date Major Delinquency 1st Reported: ■ | Months Reviewed: **4**
Scheduled Payment Amount: ■ | Amount Past Due: ■ | Deferred Payment Start Date: ■
Actual Payment Amount: **\$3,842** | Charge Off Amount: ■ | Balloon Payment Amount: ■
Date of Last Payment: **03/01/2017** | Date Closed: **03/01/2017** | Balloon Payment Date: ■
Term Duration: **60 Months** | Activity Designator: **Paid and Closed** | Narrative Code(s): **158**

Narrative Code | **Narrative Code Description**
158 | Closed or Paid Account/Zero Balance

Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not. They may remain on your file for up to 2 years.

- **Hard Inquiries that can impact your credit rating/score.** When a lender requests to review your credit reports after you've applied for credit, it results in a hard inquiry which may impact your credit score.
- **Soft Inquiries that do not impact your credit rating/score.** These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor, or your own requests to check your credit file.

Company Information	Inquiry Type	Inquiry Date(s)
CAP ONE VIA DEALER PO Box 259407 PLANO TX 75025 Phone: (800) 946-0332	Hard	06/13/2024
GROVE CITY INVESTMENTS INC 1 TAYLOR PLAZA GROVE CITY PA 16127 Phone: (724) 748-4790	Hard	06/18/2024
LITHIA MOTORS/DRIVEWAY FINANCE 326 N BARLETT STREET, MEDFORD 326 N BARTLETT ST MEDFORD OR 97501 Phone: (541) 245-7001	Hard	06/13/2024
ELI LILLY FEDL CR UN-CONSUMER 307 E McCarty St Indianapolis IN 462850001 Phone:	Hard	03/21/2025
PNC BANK 249 5TH AVE FL 9 PITTSBURGH PA 152222707 Phone: (412) 762-2000	Soft	08/05/2025
EQUIFAX INC (0100) 1550 PEACHTREE ST NW ATLANTA GA 303092468 Phone: (404) 885-8000	Soft	10/12/2025
PAYPAL, INC. 2211 N 1ST ST SAN JOSE CA 95131-2021 Phone: (408) 967-1000	Soft	02/14/2024
CREDIT KARMA, INC. 760 MARKET ST FL 5 SAN FRAN CA 941022401 Phone: (510) 833-9776	Soft	11/19/2024, 11/12/2024, 11/05/2024, 10/29/2024, 10/22/2024, 10/15/2024
CITI CARDS CBNA PO Box 6241 Sioux Falls SD 571176241 Phone: (800) 677-0232	Soft	08/18/2025, 06/30/2025, 06/02/2025, 02/24/2025
CREDIT KARMA, INC 760 MARKET ST SAN FRAN CA 941022401 Phone: (800) 935-0572	Soft	10/09/2025, 05/20/2025

Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Company Information	Inquiry Type	Inquiry Date(s)
DISCOVER 2500 Lake Cook Rd Riverwoods IL 600153851 Phone: (800) 347-2683	Soft	05/13/2025, 05/06/2025
CREDIT KARMA, INC 760 MARKET ST SAN FRAN CA 941022401 Phone: (510) 833-9776	Soft	10/11/2025
CAPITAL ONE 26525 NORTH RIVERWOODS BLVD METTAWA IL 60045 Phone: (800) 477-6000	Soft	07/01/2025, 12/31/2024, 10/15/2024
SPINWHEEL SOLUTIONS INC. 490 43RD ST UNIT 24 OAKLAND CA 94609-2138 Phone: (510) 732-4112	Soft	10/10/2025
EQUIFAX 11432 Lackland Rd Saint Louis MO 631463516 Phone:	Soft	10/12/2025

Para información en español, visite 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 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 for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your creditworthiness 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 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.
- **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.

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.

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.

- **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.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit 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. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, NW Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks 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. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Association 409 Third Street SW, Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) 382-4357

