

# My Credit Analysis

Company Profile • Understanding Your Credit • How Credit Affects You

Understanding  
Your Credit  
**✓ Complete**

How Credit  
Affects You  
**✓ Complete**

Current Credit  
Status  
**✓ Complete**

Funding Journey  
**✓ Ready**

## ⓘ Understanding Your Credit

Introduction to Credit Bureaus and Credit Reports

### What Are Credit Bureaus?

Credit bureaus, also known as credit reporting agencies, are organizations that play a critical role in the financial landscape. Their primary function is to collect and maintain individual credit information from various creditors, including banks, credit card companies, and loan providers, as well as public records.

**EO**

**Equifax**

One of the three major credit bureaus

**EX**

**Experian**

Operates independently with unique data

**TU**

**TransUnion**

May collect slightly different information

## What Is in My Credit Report?

A credit report is a detailed document that outlines your credit history, compiled by credit bureaus. It is used by lenders, landlords, and even some employers to gauge your reliability as a financial borrower.



### Personal Information

Full name, addresses, Social Security number, date of birth, and employment information



### Public Records

Bankruptcies, foreclosures, tax liens, and civil judgments



### Credit Accounts

Trade lines detailing your history with creditors, payment history, and account status



### Collections

Accounts turned over to collection agencies with significant negative impact



### Credit Inquiries

Hard and soft inquiries from entities requesting your credit report

## Why Is a Credit Report Important?

Your credit report can be thought of as your financial report card. It influences many aspects of your financial life and affects your ability to access various financial products and services.



### Access to Financial Products

Credit cards, loans, and mortgages with better terms and lower interest rates



### Employment & Housing

Job opportunities and rental applications often require credit checks



### Insurance Premiums

Credit-based scores can affect auto and homeowners insurance rates





# How Credit Affects You

The Importance of Credit in Everyday Life and Major Decisions

## The Importance of Credit in Everyday Life

Renting an Apartment	Buying a Car	Everyday Purchases	Utility Services
Landlords use credit scores to assess payment reliability and set deposit requirements	Auto loan lenders review credit scores for approval and interest rate determination	Credit scores affect credit card approvals, limits, and rewards eligibility	Providers may require deposits or offer special plans based on credit scores

## How Credit Impacts Major Life Decisions



### Purchasing a Home

For most people, buying a home is the largest financial transaction they will undertake. Credit scores are pivotal in mortgage approval, interest rates, and loan terms.

- Higher scores increase chances of mortgage approval
- Better rates can save tens of thousands over loan life
- Credit affects loan terms and repayment periods



### Financing Education

Whether obtaining a loan for college or pursuing postgraduate studies, credit scores affect your ability to finance education through private loans and refinancing options.

- Private student loans require credit checks
- Better scores lead to favorable loan terms
- Credit affects refinancing opportunities



### Starting or Expanding a Business

Credit scores impact entrepreneurial ventures, influencing your ability to secure funding for starting or expanding a business through loans and

## credit lines.

- Personal credit affects business loan eligibility
- Higher scores lead to better borrowing rates
- Credit limits affect operational cash flow



## Your Current Credit Status

Overview of Your Credit Scores and Detailed Analysis

### Overview of Your Credit Scores

Credit scores are numerical representations of your creditworthiness, derived from the data in your credit report. These scores range from 300 to 850, with various ranges representing different levels of credit health.

TU

743

TransUnion  
Jan 14, 2026

EX

743

Experian  
Jan 14, 2026

EQ

718

Equifax  
Jan 14, 2026

### Factors Influencing Your Credit Scores

Payment History (35%)

Excellent

Credit Utilization (30%)

Good

Length of Credit History (15%)

Very Good

Credit Mix (5%)

Excellent

New Credit (10%)

Good

### Analysis of Negative Entries

Inquiries: 12

Late Payments: 0

Collections/Charge-offs: 0

Public Records: 0

### Credit Utilization Overview

10%

Overall Credit Utilization

High Utilization Accounts: 9

Excellent Credit Management

## Q Recent Inquiries

Latest inquiries reported across bureaus

Creditor Name	Bureau	Date Inquiry	Industry
CBNA/BBY	Experian	Sep 07, 2025	Commercial Banks
ADVNTGE CRED	TransUnion	Jun 26, 2025	Credit Bureaus/Mortgage Processing
ADVANTAGE/GO RASCAL IN	Experian	Jun 26, 2025	Mortgage Brokers
ADVANTAGE	Equifax	Jun 26, 2025	Unknown Purpose
BMW FIN SVC	TransUnion	May 31, 2025	Auto Financing
XACTUS LLC	TransUnion	Dec 18, 2024	Bank - Mortgage Loans
XACTUS-AVANTUS	Experian	Dec 18, 2024	Mortgage Reporters
XACTUS	Equifax	Dec 18, 2024	Unknown Purpose
BRCLYSBANKDE	Equifax	Mar 06, 2024	Commercial Banks
BMW FIN SVC	Experian	Jan 30, 2024	Auto Financing
BMW GREEN	Equifax	Jan 30, 2024	Auto Dealers, New

NAVY FCU

TransUnion

Jan 29,  
2024

Credit Unions



## Bad Accounts

Accounts in collections, charge-off, delinquent, or past-due status

Account Number	Creditor Name	Bureau	Date Opened	Current Balance	Credit Limit
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## Good Standing Accounts

Open/current accounts in good standing

Account Number	Creditor Name	Bureau	Date Opened	Current Balance	Credit Limit
69529	NR/SMS/CAL	Equifax	Aug 04, 2025	\$656,459	\$0
69529	NR/SMS/CAL	TransUnion	Aug 01, 2025	\$656,459	\$0
69529	NR/SMS/CAL	Experian	Aug 01, 2025	\$656,459	\$0
100511	BMW FIN SVC	Equifax	Feb 05, 2024	\$56,823	\$0
100511	BMW FINANCIAL SERVICES	TransUnion	Feb 01, 2024	\$56,823	\$0
100511	BMW FIN	Experian	Feb 01, 2024	\$56,823	\$0
43598302	US BANK	Equifax	Aug 22, 2022	\$0	\$5,000

2023					
41472026	JPMCB CARD	Equifax	Aug 17, 2023	\$64	\$19,000
406095	NAVY FCU	Equifax	Aug 03, 2023	\$4	\$7,100
43598302	US BANK	Experian	Aug 01, 2023	\$0	\$5,000
41472026	JPMCB CARD	TransUnion	Aug 01, 2023	\$64	\$19,000
41472026	JPMCB CARD	Experian	Aug 01, 2023	\$64	\$19,000
91	NAVY FEDERAL CR UNION	TransUnion	Aug 01, 2023	\$4	\$7,100
406095XXXXXX	NAVY FCU	Experian	Aug 01, 2023	\$4	\$7,100
42668417	JPMCB CARD	Equifax	Jul 31, 2023	\$104	\$23,100
349993144343	AMEX	Equifax	Jul 28, 2023	\$497	\$21,500
349993144344	AMEX	Equifax	Jul 28, 2023	\$5,838	\$10,000
42668417	JPMCB CARD	TransUnion	Jul 01, 2023	\$104	\$23,100
42668417	JPMCB CARD	Experian	Jul 01, 2023	\$104	\$23,100
34999314	AMEX	TransUnion	Jul 01, 2023	\$497	\$21,500
349993144342	AMEX	Equifax	Jul 01,	\$497	\$21,500

-349993144343	<b>AMEX</b>	Experian	2023	\$497	\$21,500
34999314	<b>AMEX</b>	TransUnion	Jul 01, 2023	\$5,838	\$10,000
-349993144344	<b>AMEX</b>	Experian	Jul 01, 2023	\$5,838	\$10,000
60353211	<b>THD/CBNA</b>	Equifax	Feb 12, 2022	\$0	\$8,000
60353211	<b>THD/CBNA</b>	TransUnion	Feb 01, 2022	\$0	\$8,000
603532118826	<b>CBNA</b>	Experian	Feb 01, 2022	\$0	\$8,000
3774815	<b>AMEX/CBNA</b>	Equifax	Dec 24, 2021	\$0	\$2,600
42693809	<b>CBNA</b>	Equifax	Dec 21, 2021	\$3,580	\$8,000
42693809	<b>CBNA</b>	TransUnion	Dec 01, 2021	\$3,580	\$8,000
426938090318	<b>CBNA</b>	Experian	Dec 01, 2021	\$3,580	\$8,000
3774815	<b>AMEX/CBNA</b>	TransUnion	Dec 01, 2021	\$0	\$2,600
37748152665	<b>AMEX/CBNA</b>	Experian	Dec 01, 2021	\$0	\$2,600
65017244	<b>SYNCB/NETWRK</b>	Equifax	Sep 12, 2021	\$3,505	\$8,000
65017244	<b>SYNCB/NTWK</b>	TransUnion	Sep 01, 2021	\$3,505	\$8,000

65017244	SYNCB/NTWK	Experian	Sep 01, 2021	\$3,505	\$8,000
349992902262	AMEX	Equifax	Aug 24, 2021	\$465	\$22,500
34999290	AMEX	TransUnion	Aug 01, 2021	\$465	\$22,500
-349992902262	AMEX	Experian	Aug 01, 2021	\$465	\$22,500
60457816	SYNCB/AMAZON	Equifax	Jun 22, 2021	\$1,522	\$7,000
60457816	SYNCB/AMAZON	TransUnion	Jun 01, 2021	\$1,522	\$7,000
604578160977	SYNCB/AMAZ	Experian	Jun 01, 2021	\$1,522	\$7,000
44479625	CREDITONEBNK	Equifax	Dec 14, 2020	\$0	\$800
44479625	CREDIT ONE BANK NA	TransUnion	Dec 01, 2020	\$0	\$800
444796256609	CRDTONEBNK	Experian	Dec 01, 2020	\$0	\$800
44479625	CREDITONEBNK	Equifax	Dec 18, 2019	\$8	\$700
44479625	CREDIT ONE BANK NA	TransUnion	Dec 01, 2019	\$8	\$700
444796256558	CRDTONEBNK	Experian	Dec 01, 2019	\$8	\$700
42668414	JPMCB CARD	Equifax	Jan 24, 2016	\$0	\$40,000

42668414

JPMCB CARD

Experian

Jan 01,  
2016

\$0

\$40,000



## How to Avoid Common Pitfalls in Credit Management

Essential tips and strategies to ensure you maintain optimal credit health

- Regularly Review Your Credit Report

Check your credit report at least once a year to identify inaccuracies or outdated information that might be affecting your score.

- Apply for New Credit Sparingly

Be strategic about applying for new credit. Space out applications to minimize the impact of hard inquiries on your credit score.

- Avoid Late Payments

Set up payment reminders or automatic payments to ensure you always pay bills on time. Payment history is the most significant factor in your credit score.

- Keep Old Credit Accounts Open

Maintain older credit accounts to benefit from a longer credit history, which positively influences your credit score.

- Manage Your Credit Utilization

Keep credit card balances below 30% of your credit limits to demonstrate responsible credit management to lenders.

- Diversify Your Credit Portfolio

Having a variety of credit types can improve your credit score by showing lenders your ability to handle different types of credit responsibly.