

At a Glance

20 Accounts

0 Public Records

5 Hard Inquiries

Personal Information

8 Names

4 Addresses

2 SSN Variations

4 Employers

4 Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names

JASMINE ORTIZ Name ID #27516	JASMINE E ORTIZ Name ID #5599	JASMINE ELECZANDRIA ORTIZ Name ID #9321	JASMINE ORTIZETIENNE Name ID #10916
JASMIN J ORTIZ Name ID #17663	JASMINE ORTIZ ETIENNE Name ID #31991	JASMINE ETIENNE Name ID #5216	JAZMIN ORTIZ Name ID #3199

Addresses

1509 SEA OAK DR
CORPUS CHRISTI
TX, 78418-5465

Address ID
#0643159578
Single family

1614
ANTOINETTE ST
CORP CHRISTI
TX, 78418-5404

Address ID
#0796838339
Single family

1701 NE 127TH
ST
NORTH MIAMI FL,
33181-2518

Address ID
#0073035563
Single family

1614 NELSON ST
CORPUS CHRISTI
TX, 78418

Address ID
#0899995650
Single family

Social Security Numbers

XXX-XX-3565

XXX-XX-3566

Year of Birth

1995

Phone Numbers

(361) 424-7475

Cellular

(361) 774-7588

Cellular

(361) 774-7855

Cellular

Employers

CCISD

RUE 21

VICTORIA
SECRET

WHATABURGER

Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

ADS/COMENITY/VICTORIA



Account Info

Account Name	ADS/COMENITY/VICTORIA
Account Number	585637XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	04/13/2015
Status	Paid, Closed/Never late.
Status Updated	Feb 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$900
Highest Balance	\$104
Terms	NA
On Record Until	Feb 2029



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	●	CLS	—	—	—	—	—	—	—	—	—	—
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●

- Current on payments CLS Closed



Address

PO BOX 182789,
COLUMBUS OH 43218



Current:

Account closed at credit grantor's request.

None

Potentially Negative



Account Name

AMERICOLLECT INC

Account Number

447103XXX

Account Type

Collection

Responsibility

Individual

Date Opened

07/29/2020

Status

Collection account. \$323 past due as of Dec 2021.

Status Updated

Jul 2020

Balance

\$323

Balance Updated

12/27/2021

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$323

Highest Balance

\$0

Terms

1 Months

On Record Until

Feb 2027



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020	—	—	—	—	—	—	—	—	—	C	C	C

C Collection

Payment history guide

Collection as of Dec 2021, Dec 2021, Nov 2021, Nov 2021, Oct 2021, Oct 2021, Sep 2021, Sep 2021, Sep 2021, Aug 2021, Jul 2021, Jul 2021, Jun 2021, Jun 2021, May 2021, May 2021, Apr 2021, Apr 2021, Mar 2021, Feb 2021, Feb 2021, Jan 2021, Jan 2021, Jan 2021, Dec 2020, Dec 2020, Nov 2020, Nov 2020, Nov 2020, Nov 2020



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$323	\$0	\$0
Oct 2021	\$323	\$0	\$0
Sep 2021	\$323	\$0	\$0
Aug 2021	\$323	\$0	\$0
Jul 2021	\$323	\$0	\$0
Jun 2021	\$323	\$0	\$0
May 2021	\$323	\$0	\$0
Apr 2021	\$323	\$0	\$0
Mar 2021	\$323	\$0	\$0
Feb 2021	\$323	\$0	\$0
Jan 2021	\$323	\$0	\$0
Dec 2020	\$323	\$0	\$0
Nov 2020	\$323	\$0	\$0

Additional info

The original amount of this account was \$323



Historical Info

Original Creditor

RADIOLOGY ASSOCIATES LLP



Contact Info

Address

1851 S ALVERNO RD,
MANITOWOC WI 54220

Phone Number

(920) 282-2377

CAP1/WMT



Account Info

Account Name	CAP1/WMT
Account Number	603220XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	08/01/2021
Status	Open/Never late.
Status Updated	Dec 2021
Balance	\$1,401
Balance Updated	12/15/2021
Recent Payment	\$0
Monthly Payment	\$42
Credit Limit	\$3,000
Highest Balance	\$1,401
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	—	—	—	—	—	—	—	●	●	●	●	●

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$1,127	\$35	\$0 on 10/28/2021
Oct 2021	\$1,095	\$28	\$0 on 10/4/2021
Sep 2021	\$77	\$28	\$0 on 9/9/2021

Additional info

Between Sep 2021 and Nov 2021, your credit limit/high balance was \$3,000



Contact Info

Address

PO BOX 31293,
SALT LAKE CITY UT 84131

Phone Number

(800) 955-7070

CAPITAL ONE



Account Info

Account Name

CAPITAL ONE

Account Number

517805XXXXXXXXXX

Account Type

Credit card

Responsibility

Individual

Date Opened

07/06/2020

Status

Open/Never late.

Status Updated

Dec 2021

Balance

\$0

Balance Updated

12/03/2021

Recent Payment

\$0

Monthly Payment

\$0

Credit Limit

\$300

Highest Balance

\$265

Terms

NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	●
2020	—	—	—	—	—	—	—	●	●	●	●	●
● Current on payments												



Balance Histories

Date

Balance

Scheduled Payment

Paid

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$0	\$0	\$0 on 9/13/2021
Oct 2021	\$0	\$0	\$0 on 9/13/2021
Sep 2021	\$2	\$2	\$0 on 9/1/2021
Aug 2021	\$130	\$25	\$0 on 7/8/2021
Jul 2021	\$157	\$25	\$0 on 1/29/2021
Jun 2021	\$0	\$0	\$0 on 1/29/2021
May 2021	\$0	\$0	\$0 on 1/29/2021
Apr 2021	\$0	\$0	\$0 on 1/29/2021
Mar 2021	\$0	\$0	\$0 on 1/29/2021
Feb 2021	\$0	\$0	\$0 on 1/29/2021
Jan 2021	\$0	\$0	\$0
Dec 2020	\$0	\$0	\$0
Nov 2020	\$0	\$0	\$0
Oct 2020	\$0	\$0	\$0
Sep 2020	\$0	\$0	\$0
Aug 2020	\$0	\$0	\$0

Additional info

Between Aug 2020 and Nov 2021, your credit limit/high balance was \$300

**Contact Info**

Address

PO BOX 31293,
SALT LAKE CITY UT 84131

Phone Number

(800) 955-7070

CAPITAL ONE AUTO FINANCE**Account Info**

Account Name	CAPITAL ONE AUTO FINANCE
Account Number	620734XXXXXXXXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	05/18/2019
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$17,289
Balance Updated	11/30/2021
Recent Payment	\$501
Monthly Payment	\$451
Original Balance	\$20,785
Highest Balance	\$0
Terms	79 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	—	—	—	—	●	●	●	●	●	●	●	●

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$17,567	\$451	\$573 on 10/22/2021
Sep 2021	\$17,902	\$451	\$501 on 9/27/2021
Aug 2021	\$18,169	\$451	\$902 on 8/27/2021
Jul 2021	\$18,826	\$451	\$0 on 6/24/2021
Jun 2021	\$18,578	\$451	\$451 on 6/24/2021
May 2021	\$18,787	\$451	\$451 on 5/25/2021
Apr 2021	\$18,985	\$451	\$451 on 4/30/2021
Mar 2021	\$19,189	\$451	\$451 on 3/24/2021

Date	Balance	Scheduled Payment	Paid
Feb 2021	\$19,384	\$451	\$531 on 2/27/2021
Jan 2021	\$19,685	\$451	\$421 on 1/30/2021
Dec 2020	\$19,849	\$451	\$451 on 12/28/2020
Nov 2020	\$20,044	\$451	\$30 on 11/5/2020
Oct 2020	\$19,827	\$451	\$30 on 10/24/2020
Sep 2020	\$19,601	\$451	\$20 on 9/2/2020
Aug 2020	\$19,373	\$451	\$471 on 8/29/2020
Jul 2020	\$19,587	\$451	\$451 on 7/31/2020
Jun 2020	\$19,782	\$451	\$451 on 6/30/2020
May 2020	\$19,984	\$451	\$0 on 3/2/2020
Apr 2020	\$19,728	\$451	\$0 on 3/2/2020
Mar 2020	\$19,479	\$451	\$451 on 3/2/2020
Feb 2020	\$19,673	\$451	\$0 on 1/31/2020
Jan 2020	\$19,431	\$451	\$451 on 1/31/2020

Additional info

The original amount of this account was \$20,785

**Contact Info**

Address

PO BOX 259407,
PLANO TX 75025

Phone Number

(800) 946-0332

DISCOVER FINANCIAL SERVICES**Account Info**

Account Name

DISCOVER FINANCIAL SERVICES

Account Number

601100XXXXXXXXXX

Account Type

Credit card

Responsibility

Individual

Date Opened	10/03/2014
Status	Open/Never late.
Status Updated	Dec 2021
Balance	\$0
Balance Updated	12/02/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$500
Highest Balance	\$479
Terms	NA

Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	●
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	—	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●

● Current on payments

Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$0	\$0	\$0 on 10/28/2021
Oct 2021	\$206	\$35	\$0 on 9/3/2021
Sep 2021	\$253	\$35	\$0 on 8/4/2021
Aug 2021	\$354	\$35	\$0 on 7/8/2021
Jul 2021	\$389	\$35	\$0 on 4/9/2021
Jun 2021	\$0	\$0	\$0 on 4/9/2021
May 2021	\$0	\$0	\$0 on 4/9/2021

Date	Balance	Scheduled Payment	Paid
Apr 2021	\$367	\$35	\$0 on 3/7/2021
Mar 2021	\$412	\$35	\$0 on 2/14/2021
Feb 2021	\$446	\$35	\$0 on 1/10/2021
Jan 2021	\$479	\$35	\$0 on 12/17/2020
Dec 2020	\$354	\$35	\$0 on 11/4/2020
Nov 2020	\$389	\$35	\$0 on 10/14/2020
Oct 2020	\$169	\$35	\$0 on 4/22/2020
Sep 2020	\$0	\$0	\$0 on 4/22/2020
Aug 2020	\$0	\$0	\$0 on 4/22/2020
Jul 2020	\$0	\$0	\$0 on 4/22/2020
Jun 2020	\$0	\$0	\$0 on 4/22/2020
May 2020	\$0	\$0	\$0 on 4/22/2020
Apr 2020	\$344	\$35	\$0 on 3/1/2020
Mar 2020	\$339	\$35	\$0 on 3/1/2020
Feb 2020	\$0	\$30	\$0 on 8/15/2018
Jan 2020	\$30	\$30	\$0 on 8/15/2018

Additional info

Between Jan 2020 and Nov 2021, your credit limit/high balance was \$500

**Contact Info**

Address

PO BOX 15316,
WILMINGTON DE 19850

Phone Number

(800) 347-2683

**Comment****Current:**

Account previously in dispute - investigation complete, reported
by data furnisher

Previous:

None

HY CITE CORP/ROYAL PRESTIGE



Account Info

Account Name	HY CITE CORP/ROYAL PRESTIGE
Account Number	2475XXXX
Account Type	Sales Contract
Responsibility	Joint with NIKE ETIENNE
Date Opened	01/27/2020
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$1,413
Balance Updated	11/30/2021
Recent Payment	\$130
Monthly Payment	\$130
Original Balance	\$3,293
Highest Balance	\$0
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	—	—	●	●	●	●	●	●	●	●	●	●
●	Current on payments											



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$1,520	\$130	\$130
Sep 2021	\$1,627	\$130	\$130
Aug 2021	\$1,731	\$130	\$130

Date	Balance	Scheduled Payment	Paid
Jul 2021	\$1,834	\$130	\$130
Jun 2021	\$1,936	\$130	\$130
May 2021	\$2,035	\$130	\$130
Apr 2021	\$2,135	\$130	\$130
Mar 2021	\$2,231	\$130	\$130
Feb 2021	\$2,330	\$130	\$130
Jan 2021	\$2,424	\$130	\$130
Dec 2020	\$2,516	\$130	\$130
Nov 2020	\$2,608	\$130	\$130
Oct 2020	\$2,698	\$130	\$130
Sep 2020	\$2,788	\$130	\$130
Aug 2020	\$2,875	\$130	\$130
Jul 2020	\$2,960	\$130	\$130
Jun 2020	\$3,046	\$130	\$130
May 2020	\$3,129	\$130	\$130
Apr 2020	\$3,213	\$130	\$130
Mar 2020	\$3,293	\$130	\$130

Additional info

The original amount of this account was \$3,293

**Contact Info**

Address

333 HOLTZMAN RD,
MADISON WI 53713

Phone Number

(608) 273-3373

JOHNSON & WALES UNIVERSITY

Potentially Negative



Account Info

Account Name	JOHNSON & WALES UNIVERSITY
Account Number	J02032XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/21/2015
Status	Paid, Closed.
Status Updated	June 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$2,400
Highest Balance	\$0
Terms	121 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	●	●	●	●	●	CLS	—	—	—	—	—	—
2018	●	●	●	●	●	●	●	●	●	●	30	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	—	—	—	—	—	—	—	●	●	●	●	●

● Current on payments 30 30 Days Past Due

CLS Closed

Payment history guide

30 days past due as of Nov 2018



Contact Info

Address	334 WESTMINSTER ST FL 2, PROVIDENCE RI 02903
Phone Number	(401) 456-1728

JOHNSON & WALES UNIVERSITY

Potentially Negative



Account Info

Account Name	JOHNSON & WALES UNIVERSITY
Account Number	J02032XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/19/2016
Status	Paid, Closed.
Status Updated	June 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$2,000
Highest Balance	\$0
Terms	121 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	●	●	●	●	●	CLS	—	—	—	—	—	—
2018	●	●	●	●	●	●	●	●	●	●	30	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	—	—	—	—	—	—	●	●	●	●	●	●

● Current on payments 30 30 Days Past Due
CLS Closed

Payment history guide

30 days past due as of Nov 2018



Contact Info

Address	334 WESTMINSTER ST FL 2, PROVIDENCE RI 02903
Phone Number	(401) 456-1728

JOHNSON & WALES UNIVERSITY
Potentially Negative



Account Info

Account Name	JOHNSON & WALES UNIVERSITY
Account Number	J02032XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/19/2017
Status	Paid, Closed.
Status Updated	June 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$667
Highest Balance	\$0
Terms	121 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	●	●	●	●	●	CLS	—	—	—	—	—	—
2018	●	●	●	●	●	●	●	●	●	●	30	●
2017	—	—	—	—	—	—	—	—	—	●	●	●

● Current on payments 30 30 Days Past Due

CLS Closed

Payment history guide

30 days past due as of Nov 2018



Contact Info

Address	334 WESTMINSTER ST FL 2, PROVIDENCE RI 02903
Phone Number	(401) 456-1728

KAY JEWELERS

Potentially Negative



Account Info

Account Name	KAY JEWELERS
Account Number	316670XXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	04/10/2015
Status	Paid, Closed.
Status Updated	Jan 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$217
Highest Balance	\$217
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	CLS	—	—	—	—	—	—	—	—	—	—	—
2016	●	●	●	●	●	30	●	●	●	●	30	CLS
2015	—	—	—	●	●	●	●	●	●	●	●	●

● Current on payments 30 30 Days Past Due

CLS Closed

Payment history guide

30 days past due as of Nov 2016, Jun 2016



Contact Info

Address 375 GHENT RD,
FAIRLAWN OH 44333



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

LAW OFFICES MBA

Potentially Negative



Account Info

Account Name	LAW OFFICES MBA
Account Number	234696XX
Account Type	Collection
Responsibility	Individual
Date Opened	08/24/2021
Status	Collection account. \$545 past due as of Dec 2021.
Status Updated	Aug 2021
Balance	\$545
Balance Updated	12/16/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$545
Highest Balance	\$0
Terms	1 Months
On Record Until	Oct 2026



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	—	—	—	—	—	—	—	—	—	C	C	C

C Collection

Payment history guide

Collection as of Dec 2021, Dec 2021, Nov 2021, Nov 2021, Oct 2021



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$545	\$0	\$0
Oct 2021	\$545	\$0	\$0

Additional info

The original amount of this account was \$545



Historical Info

Original Creditor

PINNACLE EMERGENCY GROUP
PA



Contact Info

Address

3400 TEXOMA PKWY STE 100,
SHERMAN TX 75090

Phone Number

(866) 412-3222

PHEAA/FED LOAN SERV



Account Info

Account Name	PHEAA/FED LOAN SERV
Account Number	826971XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	02/05/2019
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$30,297
Balance Updated	11/30/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$29,608
Highest Balance	\$0
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	—	—	●	●	●	●	●	●	●	●	●	—
●	Current on payments											



Balance Histories

Date	Balance	Scheduled Payment	Paid
------	---------	-------------------	------

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$30,297	\$0	\$0 on 10/1/2021
Sep 2021	\$30,297	\$0	\$0 on 9/1/2021
Aug 2021	\$30,297	\$0	\$0 on 8/1/2021
Jul 2021	\$30,297	\$0	\$0 on 7/1/2021
Jun 2021	\$30,297	\$0	\$0 on 6/1/2021

Additional info

The original amount of this account was \$29,608

**Contact Info**

Address

PO BOX 60610,
HARRISBURG PA 17106

Phone Number

(800) 233-0557

SANTANDER CONSUMER USA

Potentially Negative

**Account Info**

Account Name	SANTANDER CONSUMER USA
Account Number	300001XXXXXXXXXX
Account Type	Auto Loan
Responsibility	Joint with EDUARDO ORTIZ
Date Opened	07/20/2015
Status	Account charged off. \$11,917 written off. \$13,541 past due as of Nov 2021.
Status Updated	Oct 2018
Balance	\$13,541
Balance Updated	11/30/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$18,150
Highest Balance	\$0
Terms	76 Months
On Record Until	Apr 2025

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	—
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	●	●	●	●	●	●	30	60	90	CO	CO	CO
2017	●	●	●	●	●	●	●	●	●	—	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	—	—	—	—	—	—	●	●	●	●	●	●

● Current on payments 30 30 Days Past Due

60 60 Days Past Due 90 90 Days Past Due

CO Charge off

Payment history guide

Charge Off as of Oct 2018 to Nov 2021

90 days past due as of Sep 2018

60 days past due as of Aug 2018

30 days past due as of Jul 2018

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$13,541	\$0	\$0 on 2/11/2018
Sep 2021	\$13,541	\$0	\$0 on 2/11/2018
Aug 2021	\$13,541	\$0	\$0 on 2/11/2018
Jul 2021	\$13,541	\$0	\$0 on 2/11/2018
Jun 2021	\$13,541	\$0	\$0 on 2/11/2018
May 2021	\$13,541	\$0	\$0 on 2/11/2018
Apr 2021	\$13,541	\$0	\$0 on 2/11/2018
Mar 2021	\$13,541	\$0	\$0 on 2/11/2018
Feb 2021	\$13,541	\$0	\$0 on 2/11/2018
Jan 2021	\$13,541	\$0	\$0 on 2/11/2018

Date	Balance	Scheduled Payment	Paid
Dec 2020	\$13,541	\$0	\$0 on 2/11/2018
Nov 2020	\$13,541	\$0	\$0 on 2/11/2018
Oct 2020	\$13,541	\$0	\$0 on 2/11/2018
Sep 2020	\$13,541	\$0	\$0 on 2/11/2018
Aug 2020	\$13,541	\$0	\$0 on 2/11/2018
Jul 2020	\$13,541	\$0	\$0 on 2/11/2018
Jun 2020	\$13,541	\$0	\$0 on 2/11/2018
May 2020	\$13,541	\$0	\$0 on 2/11/2018
Apr 2020	\$13,541	\$0	\$0 on 2/11/2018
Mar 2020	\$13,541	\$0	\$0 on 2/11/2018
Feb 2020	\$13,541	\$0	\$0 on 2/11/2018
Jan 2020	\$13,541	\$0	\$0 on 2/11/2018

Additional info

The original amount of this account was \$18,150

**Contact Info**

Address

PO BOX 961211,
FORT WORTH TX 76161

Phone Number

(888) 222-4227

SYNCB/CARE CREDIT**Account Info**

Account Name

SYNCB/CARE CREDIT

Account Number

601918XXXXXXXXXX

Account Type

Charge Card

Responsibility

Individual

Date Opened

07/15/2020

Status

Paid, Closed/Never late.

Status Updated

Jul 2021

Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$3,500
Highest Balance	\$0
Terms	NA
On Record Until	Jul 2031



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	CLS	—	—	—	—	—
2020	—	—	—	—	—	—	●	●	●	●	●	●

● Current on payments CLS Closed



Balance Histories

Date	Balance	Scheduled Payment	Paid
Jun 2021	\$0	\$0	\$0
May 2021	\$0	\$0	\$0
Apr 2021	\$0	\$0	\$0
Mar 2021	\$0	\$0	\$0
Feb 2021	\$0	\$0	\$0
Jan 2021	\$0	\$0	\$0
Dec 2020	\$0	\$0	\$0
Nov 2020	\$0	\$0	\$0
Oct 2020	\$0	\$0	\$0
Sep 2020	\$0	\$0	\$0
Aug 2020	\$0	\$0	\$0
Jul 2020	\$0	\$0	\$0

Additional info

Between Jul 2020 and Jun 2021, your credit limit/high balance was \$3,500



Contact Info

Address C/O P O BOX 965036,
ORLANDO FL 32896

Phone Number (866) 396-8254



Comment

Current:

Closed due to inactivity

Previous:

None

THE HOME DEPOT/CITIBANK



Account Info

Account Name THE HOME DEPOT/CITIBANK

Account Number 603532XXXXXXXXXX

Account Type Charge Card

Responsibility Individual

Date Opened 05/26/2020

Status Open/Never late.

Status Updated Dec 2021

Balance \$0

Balance Updated 12/17/2021

Recent Payment \$0

Monthly Payment \$0

Credit Limit \$500

Highest Balance \$418

Terms NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	●

2020 — — — — — ● ● ● ● ● ● ●

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$0	\$0	\$0 on 12/13/2020
Oct 2021	\$0	\$0	\$0 on 12/13/2020
Sep 2021	\$0	\$0	\$0 on 12/13/2020
Aug 2021	\$0	\$0	\$0 on 12/13/2020
Jul 2021	\$0	\$0	\$0 on 12/13/2020
Jun 2021	\$0	\$0	\$0 on 12/13/2020
May 2021	\$0	\$0	\$0 on 12/13/2020
Apr 2021	\$0	\$0	\$0 on 12/13/2020
Mar 2021	\$0	\$0	\$0 on 12/13/2020
Feb 2021	\$0	\$0	\$0 on 12/13/2020
Jan 2021	\$0	\$0	\$0 on 12/13/2020
Dec 2020	\$0	\$0	\$0 on 12/13/2020
Nov 2020	\$66	\$32	\$0 on 9/11/2020
Oct 2020	\$35	\$29	\$0 on 9/11/2020
Sep 2020	\$0	\$0	\$0 on 9/11/2020
Aug 2020	\$0	\$0	\$0 on 5/29/2020
Jul 2020	\$0	\$0	\$0 on 5/29/2020
Jun 2020	\$0	\$0	\$0 on 5/29/2020

Additional info

Between Jun 2020 and Nov 2021, your credit limit/high balance was \$500



Contact Info

Address

PO BOX 6497,

SIOUX FALLS SD 57117
(800) 677-0232

Phone Number

US DEPT OF ED/GLELSI



Account Info

Account Name	US DEPT OF ED/GLELSI
Account Number	226883XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	10/09/2014
Status	Paid, Closed/Never late.
Status Updated	Jul 2018
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$23,250
Highest Balance	\$0
Terms	NA
On Record Until	Jul 2028



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2018	—	—	—	—	●	—	CLS	—	—	—	—	—
●	Current on payments			CLS	Closed							



Contact Info

Address	PO BOX 7860, MADISON WI 53707
---------	----------------------------------

US DEPT OF ED/GLELSI



Account Info

Account Name	US DEPT OF ED/GLELSI
Account Number	326883XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	07/11/2018
Status	Paid, Closed/Never late.
Status Updated	Feb 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$24,064
Highest Balance	\$0
Terms	NA
On Record Until	Feb 2029



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2019	—	CLS	—	—	—	—	—	—	—	—	—	—
2018	—	—	—	—	—	—	●	●	●	—	—	●
●	Current on payments CLS Closed											



Contact Info

Address	PO BOX 7860, MADISON WI 53707
---------	----------------------------------

US DEPT OF ED/GLELSI



Account Info

Account Name	US DEPT OF ED/GLELSI
Account Number	326883XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	02/05/2019
Status	Transferred, closed/Never late.
Status Updated	Mar 2021

Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$29,608
Highest Balance	\$0
Terms	NA
On Record Until	Mar 2031

\$

Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	CLS	—	—	—	—	—	—	—	—	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	—	●	●	●	●	●	●	●	●	●	●	●

● Current on payments CLS Closed

\$

Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2021	\$30,297	\$0	\$0 on 2/1/2021
Jan 2021	\$30,297	\$0	\$0 on 1/1/2021
Dec 2020	\$30,297	\$0	\$0 on 12/1/2020
Nov 2020	\$30,297	\$0	\$0 on 11/1/2020
Oct 2020	\$30,297	\$0	\$0 on 10/1/2020
Sep 2020	\$30,297	\$0	\$0 on 9/1/2020
Aug 2020	\$30,297	\$0	\$0 on 8/1/2020
Jul 2020	\$30,297	\$0	\$0 on 7/1/2020
Jun 2020	\$30,297	\$0	\$0 on 6/1/2020
May 2020	\$30,297	\$0	\$0 on 5/1/2020
Apr 2020	\$30,297	\$0	\$0 on 4/1/2020
Mar 2020	\$30,364	\$0	\$0

Date	Balance	Scheduled Payment	Paid
Feb 2020	\$30,249	\$0	\$0
Jan 2020	\$30,198	\$0	\$0

Additional info

The original amount of this account was \$29,608



Contact Info

Address

PO BOX 7860,
MADISON WI 53707

WF CRD SVC



Account Info

Account Name	WF CRD SVC
Account Number	446540XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	11/13/2015
Status	Open/Never late.
Status Updated	Dec 2021
Balance	\$912
Balance Updated	12/17/2021
Recent Payment	\$100
Monthly Payment	\$25
Credit Limit	\$1,000
Highest Balance	\$1,014
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	●
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●

2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	—	—	—	—	—	—	—	—	—	—	●	●

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$561	\$25	\$100 on 10/28/2021
Oct 2021	\$653	\$25	\$35 on 9/28/2021
Sep 2021	\$608	\$25	\$100 on 9/1/2021
Aug 2021	\$699	\$25	\$230 on 8/15/2021
Jul 2021	\$797	\$25	\$25 on 6/25/2021
Jun 2021	\$810	\$25	\$50 on 5/26/2021
May 2021	\$848	\$25	\$50 on 5/2/2021
Apr 2021	\$884	\$25	\$50 on 3/28/2021
Mar 2021	\$921	\$25	\$25 on 2/28/2021
Feb 2021	\$932	\$25	\$50 on 1/31/2021
Jan 2021	\$969	\$25	\$50 on 12/28/2020
Dec 2020	\$980	\$25	\$50 on 11/29/2020
Nov 2020	\$937	\$25	\$50 on 10/31/2020
Oct 2020	\$973	\$25	\$35 on 10/4/2020
Sep 2020	\$709	\$25	\$40 on 9/3/2020
Aug 2020	\$739	\$25	\$30 on 7/31/2020
Jul 2020	\$494	\$25	\$0 on 5/31/2020
Jun 2020	\$0	\$0	\$622 on 5/31/2020
May 2020	\$622	\$25	\$200 on 4/30/2020
Apr 2020	\$836	\$25	\$100 on 4/1/2020

Date	Balance	Scheduled Payment	Paid
Mar 2020	\$923	\$25	\$50 on 3/2/2020
Feb 2020	\$958	\$26	\$50 on 2/2/2020
Jan 2020	\$594	\$25	\$75 on 1/7/2020

Additional info

Between Jan 2020 and Nov 2021, your credit limit/high balance was \$1,000

**Contact Info**

Address

**PO BOX 14517,
DES MOINES IA 50306**

Phone Number

(800) 642-4720**Public Records**

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

No public records reported.**Hard Inquiries**

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

CAP1/WMT

Inquired on
08/01/2021

PO BOX 30281
SALT LAKE
CITY UT, 84130

Unspecified. This
inquiry is
scheduled to
continue on record
until Sep 2023.

**GOOGLE
NORTH
AMERICA,INC**

Inquired on
03/22/2021

1600
AMPHITHEATR
E PKWY
MOUNTAIN
VIEW CA, 94043

Unspecified. This
inquiry is
scheduled to
continue on record
until Apr 2023.

**SYNCB/AMAZO
N PLCC**

Inquired on
02/28/2021

PO BOX 965015
ORLANDO FL,
32896

Unspecified. This
inquiry is
scheduled to
continue on record
until Mar 2023.

CAP ONE NA

Inquired on
07/06/2020

PO BOX 30281
SALT LAKE
CITY UT, 84130

Unspecified. This
inquiry is
scheduled to
continue on record
until Aug 2022.

**THE HOME
DEPOT/CITIBA
NK**

Inquired on
05/26/2020

PO BOX 6497
SIOUX FALLS
SD, 57117

Unspecified. This
inquiry is
scheduled to
continue on record
until Jun 2022.

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit.

EXPERIAN

Inquired on
01/01/2022

475 ANTON
BLVD,
COSTA MESA
CA 92626

**TRANSUNION
INTERACTIVE I**

Inquired on
01/01/2022

100 CROSS ST
STE 202,
SAN LUIS
OBISPO CA
93401
(805) 782-8282

CREDIT KARMA

Inquired on
12/29/2021,
12/25/2021,
12/22/2021,
12/18/2021,
12/15/2021,
12/11/2021,
12/08/2021,
12/04/2021,
12/01/2021,
11/27/2021,
11/24/2021,
11/20/2021,
11/17/2021,
11/13/2021,
11/10/2021,
11/06/2021,
11/04/2021,
10/30/2021,
10/27/2021,
10/23/2021,
10/20/2021,
10/16/2021,
10/13/2021,
10/09/2021,
10/06/2021,
10/02/2021,
09/29/2021,
09/25/2021,
09/22/2021,
09/18/2021,
09/15/2021,
09/11/2021,
09/08/2021,
09/04/2021,
09/01/2021,
08/28/2021,
08/25/2021,
08/21/2021,
08/18/2021,
08/14/2021,
08/11/2021,
08/07/2021,
08/04/2021,

**CAPITAL ONE
AUTO FIN PO#**

Inquired on
12/28/2021,
11/24/2021,
09/24/2021,
08/25/2021,
07/26/2021,
06/24/2021,
05/26/2021,
04/28/2021,
03/24/2021,
02/25/2021 and
01/27/2021

PO BOX
259407,
PLANO TX
75025
(800) 946-0332

07/31/2021,
07/28/2021,
07/24/2021,
07/17/2021,
07/14/2021,
07/10/2021,
07/07/2021,
07/03/2021,
06/30/2021,
06/26/2021,
06/23/2021,
06/19/2021,
06/16/2021,
06/12/2021,
06/09/2021,
06/05/2021,
06/02/2021,
05/29/2021,
05/26/2021,
05/22/2021,
05/19/2021,
05/15/2021,
05/12/2021,
05/08/2021,
05/05/2021,
05/01/2021,
04/28/2021,
04/24/2021,
04/21/2021,
04/18/2021,
04/14/2021,
04/10/2021,
04/07/2021,
04/03/2021,
03/31/2021,
03/27/2021,
03/24/2021,
03/20/2021,
03/17/2021,
03/13/2021,
03/10/2021,
03/06/2021,
03/03/2021,
02/27/2021,
02/24/2021,
02/20/2021,

02/17/2021,
02/09/2021,
02/05/2021,
02/02/2021,
01/30/2021,
01/26/2021,
01/25/2021,
01/20/2021,
01/17/2021,
01/12/2021,
01/10/2021,
01/08/2021 and
01/07/2021

760 MARKET
ST FL 2,
SAN
FRANCISCO CA
94102

EXPERIAN

Inquired on
12/22/2021,
12/08/2021,
11/24/2021,
11/10/2021 and
10/27/2021

475 ANTON
BLVD,
COSTA MESA
CA 92626
(866) 431-3471

**CREDIT ONE
BANK**

Inquired on
12/14/2021,
11/09/2021,
10/13/2021,
09/14/2021,
08/16/2021,
05/20/2021,
04/15/2021,
03/17/2021,
02/11/2021 and
01/13/2021

6801 S
CIMARRON RD,
LAS VEGAS NV
89113
(415) 459-6100

**DISCOVER
FINANCIAL
SVCS**

Inquired on
12/08/2021,
11/08/2021,
10/08/2021,
09/07/2021,
08/05/2021,
07/06/2021,
06/04/2021,
05/07/2021,
04/09/2021,
03/09/2021,
02/05/2021 and
01/07/2021

2500 LAKE
COOK RD,
RIVERWOODS
IL 60015
(877) 728-3030

**WELLS FARGO
BANK CREDIT
EDUCATION**

Inquired on
12/07/2021,
11/04/2021,
10/07/2021,
09/07/2021,
08/10/2021,
07/07/2021,
06/16/2021,
05/07/2021,
04/06/2021,
03/05/2021,
02/05/2021 and
01/06/2021

11625 N
COMMUNITY
HOUSE RD,
CHARLOTTE
NC 28277

WF CRD SVC**QSSI/CMS****FORTIVA/ATLA
NTICUS/TBOM****ONEMAIN**

Inquired on
12/02/2021,
11/03/2021,
10/03/2021,
09/03/2021,
08/03/2021,
07/02/2021,
06/02/2021,
05/02/2021,
04/03/2021,
03/03/2021,
02/03/2021 an
d 01/02/2021

PO BOX 14517,
DES MOINES IA
50306
(800) 642-4720

Inquired on
12/01/2021 an
d 07/03/2021

7500 SECURITY
BLVD,
BALTIMORE MD
21244
(877) 267-2323

Inquired on
11/23/2021,
09/07/2021 an
d 05/03/2021

5 CONCOURSE
PKWY STE 400,
ATLANTA GA
30328

Inquired on
11/16/2021,
09/07/2021,
06/29/2021,
04/19/2021 an
d 02/09/2021

PO BOX 1010,
EVANSVILLE IN
47706
(844) 298-9773

ONEMAIN/WEB BANK

Inquired on
11/09/2021

215 S STATE
ST,
SALT LAKE
CITY UT 84111

ASPIRE/ATLAN TICUS/TBOM

Inquired on
11/03/2021,
10/05/2021,
05/28/2021 an
d 03/24/2021

5 CONCOURSE
PKWY STE 400,
ATLANTA GA
30328

EXPERIAN

Inquired on
11/03/2021,
10/21/2021,
08/01/2021,
04/06/2021,
03/22/2021,
03/18/2021,
03/01/2021 an
d 02/28/2021

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
10/27/2021,
10/13/2021,
09/29/2021,
09/15/2021,
09/01/2021,
08/18/2021,
08/04/2021,
07/21/2021,
07/07/2021,
06/23/2021,
06/09/2021,
05/26/2021,
05/12/2021,
04/28/2021,
04/14/2021,
03/31/2021,
03/17/2021,
03/03/2021,
02/17/2021,
02/03/2021,
01/20/2021 an
d 01/06/2021

475 ANTON
BLVD,

COSTA MESA
CA 92626
(866) 252-8809

CAPITAL ONE

Inquired on
10/14/2021,
09/10/2021,
08/13/2021,
07/13/2021,
06/14/2021,
05/14/2021,
04/15/2021,
03/15/2021,
02/12/2021 an
d 01/15/2021

PO BOX 30281,
SALT LAKE
CITY UT 84130
(800) 955-7070

CAPITAL ONE

Inquired on
10/14/2021,
09/10/2021,
08/13/2021,
07/13/2021,
06/14/2021,
05/14/2021,
04/15/2021,
03/15/2021,
02/12/2021 an
d 01/15/2021

15000 CAPITAL
ONE DR,
RICHMOND VA
23238

**MERRICK
BANK**

Inquired on
10/11/2021,
04/14/2021 an
d 01/11/2021

PO BOX 9201,
OLD BETHPAGE
NY 11804
(800) 253-2322

OLLO/ACT

Inquired on
10/11/2021

PO BOX 9222,
OLD BETHPAGE
NY 11804
(877) 494-0020

**CONN
APPLIANCES
INC**

Inquired on
09/30/2021

2445
TECHNOLOGY
FOREST
BLVD800,
THE
WOODLANDS
TX 77381

**NATIONAL
AUTO
LOANNETWOR**

Inquired on
08/26/2021 an
d 01/29/2021

3388 VIA LIDO
STE 201,
NEWPORT
BEACH CA
92663

**PREMIER
BANKCARD INC**

Inquired on
08/12/2021,
03/11/2021 an
d 01/08/2021

3820 N LOUISE
AVE,
SIOUX FALLS
SD 57107
(800) 987-5521

**CREDIT KARMA
INC**

Inquired on
08/01/2021 an
d 02/28/2021

760 MARKET
ST FL 2,
SAN
FRANCISCO CA
94102

**CAPITAL ONE
FINANCIAL**

Inquired on
07/21/2021,
04/22/2021,
03/25/2021 an
d 02/18/2021

**SYNCHRONY
FINANCIAL**

Inquired on
07/16/2021,
06/21/2021,
05/17/2021,
04/14/2021,

**CREDIT
MANAGEMENT,
LP**

Inquired on
06/22/2021 an
d 04/06/2021

AFFIRM

Inquired on
06/08/2021

650
CALIFORNIA ST
FL 12,

PO BOX 26625,
RICHMOND VA
23261
(804) 965-8671

03/22/2021,
02/18/2021 and
02/01/2021

4125 WINDARD
PLAZA,
ALPHARETTA
GA 30005

6080
TENNYSON
PKWY STE 100,
PLANO TX
75024
(877) 741-7302

SAN
FRANCISCO CA
94108
(855) 423-3729

**GENERAL
MOTORS
FINANCE**

Inquired on
04/29/2021

4000
EMBARCADERO
DR,
ARLINGTON TX
76014

**CREDIT
MANAGEMENT,
LP**

Inquired on
04/06/2021

6080
TENNYSON
PKWY STE 100,
PLANO TX
75024
(877) 741-7302

**EXPERIANHLT
H**

Inquired on
03/30/2021

720 COOL
SPRINGS BLVD
STE 200,
FRANKLIN TN
37067
(763) 416-1030

On behalf of
SRCHAMER/HCA
NATIONAL PA for
30

**RATEGENIUS/D
ATCU**

Inquired on
03/23/2021

225 W
MULBERRY ST,
DENTON TX
76201
(940) 387-8585

**GOOGLE
NORTH
AMERICA INC**

Inquired on
03/22/2021

1600
AMPHITHEATR
E PKWY,
MOUNTAIN
VIEW CA 94043
(844) 825-5234

**LEXISNEXIS/IN
S/P&C**

Inquired on
03/22/2021

1000
ALDERMAN DR,

ALPHARETTA
GA 30005
(866) 323-0932

On behalf of
CLEARCOVER INC
for Insurance
underwriting

**LEXISNEXIS/IN
S/P&C**

Inquired on
03/22/2021

None Provided

On behalf of
MERCURY
INSURANCE
GROUP for
Insurance
underwriting

**PROGRESSIVE
INSURANCE**

Inquired on
03/22/2021

6300 WILSON
MILLS RD,
CLEVELAND OH
44143

**FINGERHUT/W
EBBANK**

Inquired on
03/03/2021

215 S STATE ST
STE 800,
SALT LAKE
CITY UT 84111
(801) 456-8350

Important Messages

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

Contact Experian

Online

Visit Experian.com/dispute to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit Experian.com/help

Phone

Monday - Friday

9am to 5pm
(855) 414-6047

Mail

Experian

PO Box 9701
Allen, TX 75013

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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 the 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 N.W., Washington, D.C. 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 5OPTOUT (1 888 567 8688).

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.

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.

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 more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

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 Bureau:

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

PLEASE CONTACT:

a. Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

b. Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street,
Suite 3450
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Asst. General Counsel
for Aviation Enforcement
& Proceedings
Aviation Consumer
Protection Division
Department of
Transportation
1200 New Jersey
Avenue SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Proceedings,
Surface Transportation
Board
Department of
Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and
Stockyards
Administration area
supervisor

6. Small Business Investment Companies

Associate Deputy
Administrator for Capital
Access
United States Small
Business Administration
409 Third Street, SW, 8th
Floor
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange
Commission
100 F St NE
Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal

Farm Credit

Intermediate Credit Banks, and Production Credit Associations

Administration

1501 Farm Credit Drive

McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

FTC Regional Office for region in which the

creditor operates **or**

Federal Trade

Commission: Consumer

Response Center - FCRA

Washington, DC 20580

(877) 382-4357

Notification of Rights

- Notification of Rights for California Consumers
- Notification of Rights for Colorado Consumers
- Notification of Rights for Connecticut Consumers
- Notification of Rights for Maryland Consumers
- Notification of Rights for Massachusetts Consumers
- Notification of Rights for Texas Consumers
- Notification of Rights for Vermont Consumers
- Notification of Rights for Washington Consumers