

Personal Credit Report for:  
**NARESH GOUD BOMBOTHULA**

File Number:  
**446348796**

Date Created:  
**02/08/2024**

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

## Personal Information

You have been on our files since 06/26/2019. Your SSN has been masked for your protection.

### Credit Report Date

02/08/2024

### Social Security Number

XXX-XX-7727

### Date of Birth

01/10/1993

### Name

NARESH GOUD BOMBOTHULA

## Also Known As

### AKA

NARESH GOUD BOMBOTHULA

## Addresses

### Current Address

2480 CHERRY LAUREL DR APT 434 SANFORD, FL 32771-8861

### Date Reported

06/30/2023

**Other Address**

5009 STRAWBRIDGE TER APT 103 SANFORD, FL 32771-7490

**Date Reported**

06/30/2021

**Other Address**

730 OAKLAND HILLS CIR APT 206 LAKE MARY, FL 32746-5833

**Date Reported**

11/30/2020

**Other Address**

300 CYBERONICS BLVD APT 2116 HOUSTON, TX 77058-1517

**Date Reported**

06/26/2019

## Phone Numbers

**Phone Number**

(475) 333-9232

**Phone Number**

(333) 923-9232

## Accounts

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

### Payment/Remarks Key

#### Ratings

OK Current, paying or paid as agreed

N/R Not Reported

X Unknown

30 Account 30 days late

60 Account 60 days late

90 Account 90 days late

**120** Account 120 or more days late

**COL** Transferred to collection

**VS** Voluntarily surrendered

**RPO** Repossession

**C/O** Charged off by account provider

**FC** Foreclosure

## Remarks

**AAP:** Loan assumed by another party

**ACQ:** Acquired from another lender

**ACR:** Account closed due to refinance

**ACT:** Account closed due to transfer

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

**AID:** Account information disputed by consumer

**AJP:** Adjustment pending

**AMD:** Active military duty

**AND:** Affected by natural disaster

**BAL:** Balloon payment

**BKL:** Included in bankruptcy

**BKW:** Bankruptcy withdrawn

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

**CBC:** Account closed by consumer

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

**CBG:** Canceled by credit grantor

**CBL:** Chapter 7 bankruptcy

**CBR:** Chapter 11 bankruptcy

**CBT:** Chapter 12 bankruptcy

**CLA:** Placed for collection

**CLO:** Closed

**CLS:** Credit line suspended

**CRB:** Collateral released–balance owing

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

**CTS:** Contact subscriber

**DDR:** -none-

**DLU:** Deed in lieu

**DM:** Bankruptcy dismissed

**DRC:** Dispute resolved/consumer disagrees

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

**ER:** Election of remedy

**ETB:** Early termination/balance owing

**ETI:** Early termination by default

**ETO:** Early termination/obligation settled

**ETS:** Early termination/status pending

**FCL:** Foreclosure

**FPD:** Account paid, foreclosure started

**FPI:** Foreclosure initiated

**FRD:** Foreclosure collateral sold

**FTB:** Full termination/balance owing

**FTO:** Full termination/obligation satisfied

**FTS:** Full termination/status pending

**INA:** Inactive account

**INP:** Debt being paid through insurance

**INS:** Paid by insurance

**IRB:** Involuntary repossession/balance owing

**IRE:** Involuntary repossession

**IRO:** Involuntary repossession/obligation satisfied

**JUG:** Judgment granted

**LA:** Lease assumption

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

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

**MCC:** Managed by credit counseling service

**MOV:** No forwarding address

**NIR:** Student loan not in repayment

**NPA:** Now paying

**PAL:** Purchase by another lender

**PCL:** Paid collection

**PDD:** Paid by dealer

**PDE:** Payment deferred

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

**PFC:** Account paid from collateral

**PLL:** Prepaid lease

**PLP:** Profit and loss now paying

**PNR:** First payment never received

**PPA:** Paying partial payment agreement

**PPD:** Paid by co-maker

**PPL:** Paid profit and loss

**PRD:** Payroll deduction

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

**PWG:** Account payment, wage garnish

**REA:** Reaffirmation of debt

**REP:** Substitute/replacement account

**RFN:** Refinanced

**RPD:** Paid repossession

**RPO:** Repossession

**RRE:** Repossession redeemed

**RVN:** Returned voluntarily

**RVR:** Returned voluntarily/redeemed

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

**SGL:** Government secured guaranteed

**SIL:** Simple interest loan

**SLP:** Student loan perm assign government

**SPL:** Single payment loan

**STL:** Credit card lost/stolen

**TRF:** Transfer

**TRL:** Transferred to another lender

**TTR:** Transferred to recovery

**WEP:** Chapter 13 bankruptcy

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

## Satisfactory Accounts

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

### Account Name

APPLE CARD - GS BANK USA 110001115908\*\*\*\*

### Account Information

#### Address

11850 S ELECTION RD DRAPER, UT 84020

#### Phone

(877) 255-5923

#### Monthly Payment

\$422

#### Date Opened

11/19/2020

#### Responsibility

Individual Account

#### Account Type

Revolving Account

#### Loan Type

CREDIT CARD

<b>Balance</b>	\$7,390
<b>Date Updated</b>	12/31/2023
<b>Payment Received</b>	\$3,200
<b>Last Payment Made</b>	12/19/2023
<b>Pay Status</b>	Current; Paid or Paying as Agreed
<b>Terms</b>	\$422 per month; paid Monthly
<b>Credit Limit (Hist.)</b>	Credit limit of \$4,000 from 08/2021 to 08/2021; \$6,250 from 09/2021 to 03/2022; \$9,750 from 04/2022 to 10/2022; \$13,250 from 11/2022 to 12/2023

#### Payment History

November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---					
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Balance ---	Balance ---	Balance ---	Balance \$1,154	Balance \$2,930	Balance \$1,686
High Credit ---	High Credit ---	High Credit ---	High Credit \$2,712	High Credit \$3,815	High Credit \$3,815
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$30
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance \$3,608	Balance \$4,334	Balance \$4,048	Balance \$4,227	Balance \$1,706	Balance \$1,798
High Credit \$4,468	High Credit \$4,468	High Credit \$6,025	High Credit \$6,025	High Credit \$6,025	High Credit \$6,025
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment \$48	Scheduled Payment \$88	Scheduled Payment \$84	Scheduled Payment \$144	Scheduled Payment \$117	Scheduled Payment \$64
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance \$952	Balance \$0	Balance \$2,387	Balance \$946	Balance \$1,615	Balance \$2,479
High Credit \$6,025	High Credit \$6,025	High Credit \$6,025	High Credit \$6,025	High Credit \$6,025	High Credit \$6,025
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment \$50	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance \$5,044	Balance \$2,663	Balance \$3,552	Balance \$3,776	Balance \$5,110	Balance \$5,731
High Credit \$6,025	High Credit \$6,025	High Credit \$6,025	High Credit \$6,025	High Credit \$9,458	High Credit \$10,731
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment \$2441	Scheduled Payment \$130	Scheduled Payment \$59	Scheduled Payment \$163	Scheduled Payment \$170	Scheduled Payment \$288
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance \$5,221	Balance \$5,852	Balance \$5,042	Balance \$5,517	Balance \$6,734	Balance \$7,115
High Credit \$13,221	High Credit \$13,284	High Credit \$13,724	High Credit \$13,724	High Credit \$13,724	High Credit \$13,724
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment \$321	Scheduled Payment \$981	Scheduled Payment \$414	Scheduled Payment \$833	Scheduled Payment \$410	Scheduled Payment \$420
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

November 2023	December 2023
Balance \$7,006	Balance \$7,390
High Credit \$13,724	High Credit \$13,724
Past Due \$0	Past Due \$0
Amount Paid - - -	Amount Paid \$1,200
Scheduled Payment \$396	Scheduled Payment \$422
Rating <b>OK</b>	Rating <b>OK</b>

Total Month

CITICARDS CBNA 542418148197\*\*\*\*

## Account Information

5800 SOUTH CORPORATE PLACE SIOUX FALLS, SD

57108

**Address**

**Phone**

(888) 248-4728

**Monthly Payment**

\$12

**Date Opened**

12/05/2023

**Responsibility**

Individual Account

**Account Type**

Revolving Account

**Loan Type**

CREDIT CARD

**Balance**

\$12

**Date Updated**

01/25/2024

**Pay Status**

Current; Paid or Paying as Agreed

**Terms**

\$12 per month; paid Monthly

**High Balance (Hist.)**

High balance of \$0 from 12/2023 to 12/2023; \$12 from 01/2024 to 01/2024

**Credit Limit (Hist.)**

Credit limit of \$800 from 12/2023 to 01/2024

**Payment History**

December 2023      January 2024

Balance  
\$0      Balance  
\$12Past Due  
\$0      Past Due  
\$0Scheduled Payment      Scheduled Payment  
-----  
\$12Rating  
OK      Rating  
OK

Total Month

DIGITAL FED CU 631666\*\*\*\*

**Account Information****Address** 853 DONALD LYNCH BLVD MARLBOROUGH, MA 01752**Phone** (800) 328-8797**Monthly Payment** \$108**Date Opened** 04/26/2021**Responsibility** Individual Account**Account Type** Installment Account**Loan Type** UNSECURED**Balance** \$2,576**Date Updated** 01/31/2024

**Payment Received** \$108

**Last Payment Made** 01/25/2024

**Pay Status** Current; Paid or Paying as Agreed

**Terms** \$108 per month, paid Monthly for 60 months

High balance of \$5,000 from 08/2021 to 03/2023;  
\$5,000 from 05/2023 to 08/2023; \$5,000 from 10/2023  
to 01/2024

**High Balance (Hist.)**

### Payment History

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$4,847	Balance \$4,782
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$108	Amount Paid \$108
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$108	Scheduled Payment \$108
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$4,710	Balance \$4,651	Balance \$4,651	Balance \$4,417	Balance \$4,343	Balance \$4,274
Past Due \$0					
Amount Paid \$108	Amount Paid \$108	Amount Paid \$0	Amount Paid \$325	Amount Paid \$108	Amount Paid \$108
Scheduled Payment \$108					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

April 2022	May 2022	June 2022	July 2022	August 2022	September 2022
Balance \$4,274	Balance \$4,211	Balance \$4,057	Balance \$3,982	Balance \$3,982	Balance \$3,845
Past Due \$0					
Amount Paid \$0	Amount Paid \$108	Amount Paid \$216	Amount Paid \$108	Amount Paid \$0	Amount Paid \$216
Scheduled Payment \$108					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Balance \$3,767	Balance \$3,767	Balance \$3,697	Balance \$3,640	Balance \$3,559	Balance \$3,476
Past Due \$0					
Amount Paid \$108	Amount Paid \$0	Amount Paid \$108	Amount Paid \$108	Amount Paid \$108	Amount Paid \$108
Scheduled Payment \$108					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance ---	Balance \$3,330	Balance \$3,157	Balance \$3,073	Balance \$2,993	Balance ---
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due ---
Amount Paid ---	Amount Paid \$108	Amount Paid \$216	Amount Paid \$108	Amount Paid \$108	Amount Paid ---
Scheduled Payment ---	Scheduled Payment \$108	Scheduled Payment \$108	Scheduled Payment \$108	Scheduled Payment \$108	Scheduled Payment ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>					
October 2023	November 2023	December 2023	January 2024		
Balance \$2,827	Balance \$2,743	Balance \$2,665	Balance \$2,576		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$108	Amount Paid \$108	Amount Paid \$108	Amount Paid \$108		
Scheduled Payment \$108	Scheduled Payment \$108	Scheduled Payment \$108	Scheduled Payment \$108		
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>		

Total Month

DIGITAL FED CU 631666\*\*\*\*

## Account Information

### Address

853 DONALD LYNCH BLVD MARLBOROUGH, MA 01752

### Phone

(800) 328-8797

### Monthly Payment

\$695

### Date Opened

07/12/2022

<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	AUTOMOBILE
<b>Balance</b>	\$31,106
<b>Date Updated</b>	01/31/2024
<b>Payment Received</b>	\$1,390
<b>Last Payment Made</b>	01/11/2024
<b>Pay Status</b>	Current: Paid or Paying as Agreed
<b>Terms</b>	\$695 per month, paid Monthly for 65 months
<b>High Balance (Hist.)</b>	High balance of \$41,000 from 07/2022 to 03/2023; \$41,000 from 05/2023 to 08/2023; \$41,000 from 10/2023 to 01/2024

#### Payment History

July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance \$41,000	Balance \$41,000	Balance \$40,540	Balance \$39,968	Balance \$39,392	Balance \$38,851
Past Due \$0					
Amount Paid \$0	Amount Paid \$0	Amount Paid \$695	Amount Paid \$695	Amount Paid \$695	Amount Paid \$695
Scheduled Payment \$695					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance \$38,238	Balance \$37,637	Balance \$37,083	Balance ---	Balance \$35,879	Balance \$35,297
Past Due \$0	Past Due \$0	Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$695	Amount Paid \$695	Amount Paid \$695	Amount Paid ---	Amount Paid \$695	Amount Paid \$695
Scheduled Payment \$695	Scheduled Payment \$695	Scheduled Payment \$695	Scheduled Payment ---	Scheduled Payment \$695	Scheduled Payment \$695
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$34,689	Balance \$34,094	Balance ---	Balance \$32,910	Balance \$32,306	Balance \$31,707
Past Due \$0	Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$695	Amount Paid \$695	Amount Paid ---	Amount Paid \$695	Amount Paid \$695	Amount Paid \$695
Scheduled Payment \$695	Scheduled Payment \$695	Scheduled Payment ---	Scheduled Payment \$695	Scheduled Payment \$695	Scheduled Payment \$695
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<b>January 2024</b>					
Balance \$31,106					
Past Due \$0					
Amount Paid \$1,390					
Scheduled Payment \$695					
Rating <b>OK</b>					

Total Month

DIGITAL FED CU 631666\*\*\*\*

## Account Information

### Address

853 DONALD LYNCH BLVD MARLBOROUGH, MA 01752

### Phone

(800) 328-8797

### Monthly Payment

\$82

### Date Opened

06/26/2023

<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Installment Account
<b>Loan Type</b>	UNSECURED
<b>Balance</b>	\$3,288
<b>Date Updated</b>	01/31/2024
<b>Payment Received</b>	\$82
<b>Last Payment Made</b>	01/25/2024
<b>Pay Status</b>	Current: Paid or Paying as Agreed
<b>Terms</b>	\$82 per month, paid Monthly for 60 months
<b>High Balance (Hist.)</b>	High balance of \$3,500 from 06/2023 to 08/2023; \$3,500 from 10/2023 to 01/2024

#### Payment History

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$3,500	Balance \$3,500	Balance \$3,499	Balance ---	Balance \$3,414	Balance \$3,370
Past Due \$0	Past Due \$0	Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$82	Amount Paid ---	Amount Paid \$82	Amount Paid \$82
Scheduled Payment \$82	Scheduled Payment \$82	Scheduled Payment \$82	Scheduled Payment ---	Scheduled Payment \$82	Scheduled Payment \$82
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<b>December 2023</b>		<b>January 2024</b>			
Balance \$3,338	Balance \$3,288				
Past Due \$0	Past Due \$0				
Amount Paid \$82	Amount Paid \$82				
Scheduled Payment \$82	Scheduled Payment \$82				
Rating <b>OK</b>	Rating <b>OK</b>				

Total Month

DIGITAL FED CU 631666\*\*\*

## Account Information

### Address

853 DONALD LYNCH BLVD MARLBOROUGH, MA 01752

### Phone

(800) 328-8797

### Monthly Payment

\$105

### Date Opened

06/26/2023

<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$3,000
<b>Date Updated</b>	01/31/2024
<b>Payment Received</b>	\$4,500
<b>Last Payment Made</b>	01/31/2024
<b>Pay Status</b>	Current: Paid or Paying as Agreed
<b>Terms</b>	\$105 per month; paid Monthly
<b>Credit Limit (Hist.)</b>	Credit limit of \$6,000 from 06/2023 to 08/2023; \$6,000 from 10/2023 to 01/2024

#### Payment History

June 2023	July 2023	August 2023	September 2023	October 2023	November 2023
Balance \$0	Balance \$2,216	Balance \$3,924	Balance ---	Balance \$5,804	Balance \$3,748
High Credit \$0	High Credit \$2,720	High Credit \$4,817	High Credit ---	High Credit \$5,939	High Credit \$5,939
Past Due \$0	Past Due \$0	Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$700	Amount Paid \$2,175	Amount Paid ---	Amount Paid \$900	Amount Paid \$2,900
Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment \$75	Scheduled Payment ---	Scheduled Payment \$95	Scheduled Payment \$99
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<hr/>		<hr/>			
December 2023	January 2024				
Balance \$5,453	Balance \$3000				
High Credit \$5,986	High Credit \$5,998				
Past Due \$0	Past Due \$0				
Amount Paid \$2,900	Amount Paid \$4,500				
Scheduled Payment \$106	Scheduled Payment \$105				
Rating <b>OK</b>	Rating <b>OK</b>				

Total Mont

DISCOVER BANK 601100778739\*\*\*

## Account Information

### Address

PO BOX 30939 SALT LAKE CITY, UT 84130

### Phone

(800) 347-2683

<b>Monthly Payment</b>	\$175
<b>Date Opened</b>	06/30/2019
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$3,456
<b>Date Updated</b>	01/18/2024
<b>Last Payment Made</b>	01/08/2024
<b>Pay Status</b>	Current; Paid or Paying as Agreed
<b>Terms</b>	\$175 per month; paid Monthly
<b>Credit Limit (Hist.)</b>	Credit limit of \$2,000 from 08/2021 to 10/2021; \$4,000 from 11/2021 to 05/2022; \$6,500 from 06/2022 to 01/2024

#### Payment History

July 2019	August 2019	September 2019	October 2019	November 2019	December 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---					
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2020	February 2020	March 2020	April 2020	May 2020	June 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---					
Past Due ---					
Scheduled Payment ---					
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

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

July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
Balance ---	Balance \$1,089	Balance \$1,564	Balance \$1,837	Balance \$4,053	Balance \$3,395
High Credit ---	High Credit \$2,202	High Credit \$2,202	High Credit \$2,202	High Credit \$4,053	High Credit \$4,053
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment \$37	Scheduled Payment \$83	Scheduled Payment \$54	Scheduled Payment \$82	Scheduled Payment \$83
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
Balance \$3,924	Balance \$2,069	Balance \$2,726	Balance \$3,354	Balance \$2,671	Balance \$3,468
High Credit \$4,053	High Credit \$4,053	High Credit \$4,053	High Credit \$4,053	High Credit \$4,053	High Credit \$4,053
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$85	Scheduled Payment \$90	Scheduled Payment \$80	Scheduled Payment \$111	Scheduled Payment \$79	Scheduled Payment \$88
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance \$3,353	Balance \$3,739	Balance \$3,974	Balance \$3,233	Balance \$3,329	Balance \$3,388
High Credit \$4,353	High Credit \$5,739	High Credit \$5,974	High Credit \$5,974	High Credit \$5,974	High Credit \$6,388
Past Due \$0					
Scheduled Payment \$99	Scheduled Payment \$177	Scheduled Payment \$142	Scheduled Payment \$130	Scheduled Payment \$142	Scheduled Payment \$194
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance \$3,112	Balance \$3,361	Balance \$3,156	Balance \$3,230	Balance \$3,428	Balance \$3,685
High Credit \$6,388	High Credit \$6,388	High Credit \$6,388	High Credit \$6,388	High Credit \$6,428	High Credit \$6,685
Past Due \$0					
Scheduled Payment \$260	Scheduled Payment \$359	Scheduled Payment \$151	Scheduled Payment \$159	Scheduled Payment \$166	Scheduled Payment \$378
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Balance \$3,636	Balance \$2,446	Balance \$3,419	Balance \$3,396	Balance \$2,404	Balance \$3,426
High Credit \$6,685	High Credit \$6,685	High Credit \$6,685	High Credit \$6,685	High Credit \$6,685	High Credit \$6,685
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$1270	Scheduled Payment \$179	Scheduled Payment \$173	Scheduled Payment \$1170	Scheduled Payment \$1175	Scheduled Payment \$237
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
<b>January 2024</b>					
Balance \$3,456					
High Credit \$6,685					
Past Due \$0					
Scheduled Payment \$175					
Rating <b>OK</b>					
Total Month					

## Inquiries

### Regular Inquiries

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

Name

CAPITAL ONE

Location  
15000 CAPITAL ONE  
RICHMOND, VA 23238

Requested On  
10/19/2023

Phone  
(800) 955-7070

Inquiry Type  
Individual

## Promotional Inquiries

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

### Name

#### AMERICAN STAR MORTGAGE

Location  
2082 BUSINESS CENTER DR  
SUITE 235  
IRVINE, CA 92612

Requested On  
01/30/2024

Phone  
(949) 419-8902

#### IR/SYMPLE LENDING, LLC

Location  
3333 MICHELSON DRIVE  
3RD FLOOR STE 40  
IRVINE, CA 92612

Requested On  
01/10/2024

Phone  
(888) 796-7538

#### CLARITY CAPITAL SOLUTIONS, LLC

Location  
5000 BIRCH ST WEST TOWER  
SUITE 3000  
NEWPORT BEACH, CA 92660

Requested On  
01/10/2024

Phone  
(800) 806-1848

#### CREDIT JOIN

Location  
5000 BIRCH STREET  
100B  
NEWPORT BEACH, CA 92660

Requested On  
01/03/2024, 11/01/2023

Phone  
(877) 728-1817

#### 3RIVERSMARKETINGDBALENDBUNNY

Location  
2000 COMMERCE LOOP  
SUITE 2110  
NORTH HUNTINGDON, PA 15642

Requested On  
01/02/2024

Phone  
(484) 673-3000

#### UNIFI FUNDING

Location Requested On Phone  
260 NEWPORT CENTER DRIVE #419 01/02/2024, 07/15/2023 (888) 304-7057  
NEWPORT BEACH, CA 92660

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#### IR/CYPRUS FINANCIAL GROUP INC

Location Requested On Phone  
3333 MICHELSON DRIVE SUITE 300 12/14/2023 (888) 315-3319  
IRVINE, CA 92612

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#### ROCKETSHIPFIN

Location Requested On Phone  
41 CORPORATE PARK 12/05/2023, 09/12/2023, 07/17/2023 (888) 603-1007  
IRVINE, CA 92606

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#### IR/TRIPOINT LENDING

Location Requested On Phone  
2323 MAIN STREET 11/30/2023, 11/15/2023 (800) 307-1789  
IRVINE, CA 92614

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#### IR/IMERGE LLC DBA IMERGE

Location Requested On Phone  
25201 PASEO DE ALICIA 11/27/2023 (855) 684-4100  
SUITE 160  
LAGUNA HILLS, CA 92653

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#### T-MOBILE

Location Requested On Phone  
12920 SE 38TH STRE 11/23/2023, 10/05/2023, 08/03/2023, (800) 318-9270  
BELLEVUE, WA 98006 06/01/2023, 03/30/2023

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#### IR/GURU FINANCE GROUP LLC

Location Requested On Phone  
5000 BIRCH STREET 11/22/2023 (949) 942-8891  
SUITE 100A  
NEWPORT BEACH, CA 92660

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#### GURU FINANCE GROUP LLC

Location Requested On Phone  
5000 BIRCH STREET UNIT 100A 11/21/2023 (949) 942-8891  
NEWPORT BEACH, CA 92660

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#### REPUBLIC BANK

Location Requested On Phone  
4150 INTERNATIONAL 11/09/2023 (866) 580-1226  
SUITE 300  
FORT WORTH, TX 76109

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#### SILVERLAKE FINANCIAL LLC

Location Requested On Phone  
930 W 17TH STREET 10/30/2023, 07/26/2023 (714) 390-1995  
UNIT D  
SANTA ANA, CA 92706

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#### KUBER FINANCIAL

Location Requested On Phone  
200 SPECTRUM CENTER DRIVE 10/24/2023, 08/29/2023 (888) 765-4334  
IRVINE, CA 92618

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#### INBOUNDPROSPECT INC

Location Requested On Phone  
610 NEWPORT CENTER DRIVE 10/20/2023, 07/11/2023, 05/22/2023 (800) 299-3511  
SUITE 600  
NEWPORT BEACH, CA 92660

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#### RPR PROP HOLD DBA PRIVATE US LOANS

Location Requested On Phone  
2230 W. CHAPMAN AVE 10/20/2023 (949) 371-9445  
SUITE 260  
ORANGE, CA 92868

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#### RPR PROPERTIES HOLDINGS LLC DBA PRIVATE US LOANS

Location Requested On Phone  
2230 W. CHAPMAN AVE 08/29/2023 (714) 385-2803  
SUITE 260  
ORANGE, CA 92868

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#### IR/PRIORITY PLUS FINANC

Location Requested On Phone  
18001 COWAN #E 08/11/2023, 08/07/2023 (888) 999-2813  
IRVINE, CA 92614

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#### Synchrony bank

Location Requested On Phone  
170 election road 05/09/2023 (866) 834-3206  
draper, UT 84020

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#### CAPITAL ONE

Location Requested On Phone  
P O Box 31293 05/08/2023, 04/10/2023 (800) 955-7070  
Salt Lake City, UT 84131

#### PROSPER/WEBBANK

Location Requested On Phone  
101 SECOND ST. STE. #1500 05/01/2023 (866) 615-6319  
SAN FRANCISCO, CA 94105

#### BARCLAYS BANK DELAWARE

Location Requested On Phone  
PO BOX 8803 03/10/2023 (888) 232-0780  
WILMINGTON, DE 19899

### Account Review Inquiries

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

#### Name

#### TRANSUNION CONSUMER INTE

Location Requested On Phone  
760 MARKET STREET 10TH FLOOR 02/07/2024 (844) 580-6816  
SAN FRANCISCO, CA 94102

#### DISCOVER CARD

Location Requested On Phone  
2500 LAKE COOK ROAD 01/12/2024 (800) 347-2683  
RIVERWOODS, IL 60015

#### GOLDMAN SACHS BANK USA

Location Requested On Phone  
PO BOX 45400 01/09/2024 (844) 627-2871  
SALT LAKE CITY, UT 84145

#### TRANSUNION CONSUMER INTE

Location Requested On Phone  
100 CROSS STREET 01/07/2024 (805) 782-8282  
SAN LUIS OBISP, CA 93401

#### DISCOVER FINANCIAL SERVICES LLC

Location Requested On Phone  
2500 LAKE COOK ROAD 01/07/2024 (800) 347-2683  
RIVERWOODS, IL 60015

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#### AMERICAN EXPRESS

Location Requested On Phone  
PO BOX 981537 10/20/2023 (800) 874-2717  
EL PASO, TX 79998

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#### NARESH GOUD BOMBOTHU via TRANSUNION INTERACTIVE IN

Location Requested On Phone  
100 CROSS ST 02/08/2024, 02/08/2024 (855) 681-3196  
STE 202  
SAN LUIS OBISPO, CA 93401

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#### TUCI - DC TARGETED

Location Requested On Phone  
100 CROSS STREET 02/08/2024, 02/08/2024 (844) 580-6816  
SUITE 101  
SAN LUIS OBISPO, CA 93401

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#### NARESH BOMBOTHULA via TRANSUNION INTERACTIVE IN

Location Requested On Phone  
100 CROSS ST 02/08/2024, 02/08/2024, (855) 681-3196  
STE 202  
02/08/2024  
SAN LUIS OBISPO, CA 93401

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#### NARESH BOMBOTHULA via KARMATRANSUNION INTERACT

Location Requested On Phone  
100 CROSS STREET 02/08/2024, 02/03/2024 (844) 580-6816  
SAN LUIS OBISPO, CA 93401

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#### 599082863 via TRANSUNION INTERACTIVE

Location Requested On Phone  
100 CROSS STREET 202 12/29/2023 (844) 580-6816  
SAN LUIS OBISPO, CA 93401

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#### CONSUMERINFO.COM

Location Requested On Phone  
475 ANTON BLVD 12/15/2023, 12/05/2023, 12/04/2023, (888) 397-3742  
COSTA MESA, CA 92626 11/27/2023, 11/05/2023, 11/04/2023

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#### GEICO

Location ONE GEICO PLAZA WASHINGTON, DC 20079	Requested On 07/12/2022	Phone (800) 861-8380
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#### UPSTART NETWORK INC

Location 2 CIRCLE STAR WAY 2ND FLOOR SAN CARLOS, CA 94070	Requested On 03/22/2022	Phone (650) 204-1000
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## Additional Information

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

### Special Messages

The following Special Messages may be provided to an authorized party when it makes an inquiry into your TransUnion credit report. These messages provide important details concerning the information contained in your file and/or the authorized party's inquiry.

INPUT SSN LIKELY NOT ISSUED PRIOR TO JUNE 2011

### Third Party Supplemental Information

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

### Checking Account and Demand Deposit Account (DDA) Activity

#### Data Source:

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

Requested by: TRANSUNION CONSUMER INTE	Requested on: 01/04/2024
Number of Accounts Consumer is Identified On: 0	Bank Account Closures Identified as Fraudulent: 0
Paid Checks in the Last 3 Years: 0	Open (Unpaid) Checks in the Last 3 Years: 0
Checks Ordered in the Last Month: 0	Checks Ordered in the Last 2 Months: 0

Checks Ordered in the Last 3 Months:	Checks Ordered in the Last 6 Months:
0	0
Check Orders in the Last Year:	Check Orders in the Last 2 Years:
0	0
Check Orders in the Last 3 Years:	Quantity of Checks Ordered in the Last 3 Years:
0	0
Average Checks Ordered in the Last 3 Years:	Smallest Number of Checks Ordered:
.00000	0
Largest Number of Checks Ordered:	Checking Account Closures in the Last Month:
0	0
Checking Account Closures in the Last 2 Months:	Checking Account Closures in the Last 3 Months:
0	0
Checking Account Closures in the Last Year:	Checking Account Closures in the Last 2 Years:
0	0
Checking Account Closures in the Last 3 Years:	DDA Closures in Last 180 Days:
0	0
DDA Closure in Last 5 Years:	Paid DDA Closures in Last 5 Years:
0	0
Unpaid DDA Closures in Last 2 Years:	Unpaid DDA Closures in Last 5 Years:
0	0
Unpaid DDA Closures in Last 4 Years:	Checking Account Inquiries in the Last Month:
\$000000000.00	0
Checking Account Inquiries in the Last 2 Months:	Checking Account Inquiries in the Last 3 Months:
0	0
Checking Account Inquiries in the Last 6 Months:	Checking Account Inquiries in the Last Year:
0	0
Checking Account Inquiries in the Last 2 Years:	DDA Inquiries in the Last 3 Years:
0	1
Total Days Since First Checking Account Inquiry:	Days Since Most Recent DDA Inquiry:
1000	1000
Credit Inquiries in the Last Year:	Credit Inquiries in the Last 3 Years:
0	0
Auto Inquiries in the Last 3 Years:	Credit Issuance Inquiries in the Last Year:
0	0
Credit Issuance Inquiries in the Last 3 Years:	Payday Inquiries in the Last 3 Years:
0	0
Utility Inquiries in the Last 3 Years:	Other Credit Inquiries in the Last 2 years:
0	0
Other Credit Inquiries in the Last 3 Years:	DDA & Credit/Non-DDA Inquiries in Last 3 Years:
0	1

Open (Unpaid) NSF's in the Last Month:	Open (Unpaid) NSF's in the Last 2 Months:
0	0
Open (Unpaid) NSF's in the Last 3 Months:	Open (Unpaid) NSF's in the Last 6 Months:
0	0
Open (Unpaid) NSF's in the Last Year:	Open (Unpaid) NSF's in the Last 2 Years:
0	0
Open (Unpaid) NSF's in the Last Month: \$0000000000.00	Open (Unpaid) NSF's in the Last 2 Months: \$0000000000.00
Open (Unpaid) NSF's in the Last 3 Months: \$0000000000.00	Open (Unpaid) NSF's in the Last 6 Months: \$0000000000.00
Open (Unpaid) NSF's in the Last Year: \$0000000000.00	Open (Unpaid) NSF's in the Last 2 Years: \$0000000000.00
Paid NSF's in the Last 2 Months:	Paid NSF's in the Last Month:
0	0
Paid NSF's in the Last 3 Months:	Paid NSF's in the Last 3 Months:
0	0
Paid NSF's in the Last 6 Months:	Paid NSF's in the Last Year:
0	0
Paid NSF's in the Last 2 Years:	Paid NSF's in the Last Month: \$0000000000.00
0	
Paid NSF's in the Last 2 Months: \$0000000000.00	Total Paid NSF's in the Last 3 Months: \$0000000000.00
Total Paid NSF's in the Last 6 Months: \$0000000000.00	Total Paid NSF's in the Last Year: \$0000000000.00
Total Paid NSF's in the Last 2 Years: \$0000000000.00	Total Paid NSF's in the Last 3 Years: \$0000000000.00
Largest Opened (Unpaid) NSF Check: \$0000000000.00	Largest Paid NSF Check: \$0000000000.00

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

### Online:

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

### By Mail:

TransUnion Consumer Relations  
 P.O. Box 2000  
 Chester, PA 19016-2000

### By Phone:

(800) 916-8800

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

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

## SUMMARY OF RIGHTS

### GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., 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). For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore), or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., 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 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 on your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

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

- › **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- › **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://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](http://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 1-888-567-8688 (888-5OPTOUT)
- › **You have a right to place a security freeze on your credit report which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

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

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

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

TYPE OF BUSINESS	CONTACT
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center

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

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

5. Creditors Subject to the Packers and Stockyards Act, 1921

600 Pennsylvania Avenue,  
N.W.  
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  
P.O. 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  
Financial Protection (OCFP)  
Division of Consumer  
Compliance Policy and  
Outreach

1775 Duke Street  
Alexandria, VA 22314  
Asst. General Counsel for  
Aviation Enforcement &  
Proceedings

Aviation Consumer  
Protection Division  
Department of  
Transportation  
1200 New Jersey Avenue,  
S.E.

Washington, DC 20590  
Office of Proceedings,  
Surface Transportation  
Board

Department of  
Transportation  
395 E Street, S.W.  
Washington, DC 20423

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, S.W.,

Suite 8200

Washington, DC 20416

Securities and Exchange

Commission

100 F Street, N.E.

Washington, DC 20549

Farm Credit Administration

1501 Farm Credit Drive

McLean, VA 22102-5090

Federal Trade Commission

Consumer Response

Center

600 Pennsylvania Avenue,

N.W.

Washington, DC 20580

(877) 382-4357

7. Brokers and Dealers

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and  
Production Credit Associations

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

## FRAUD VICTIM RIGHTS

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

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

#### Remedying the Effects of Identity Theft

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

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

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

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

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the

purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

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

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

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

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

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

**4. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**5. You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.

**6. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where

the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.

**7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

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

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