



Credit Report Prepared For:

PATRICK PERSAUD

Experian Report As Of: Nov 24, 2020

Personal & Confidential

Account Summary

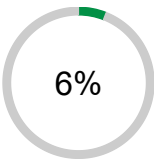
My Accounts Summary

Open Credit Cards	7
Open Retail Cards	0
Open Real Estate Loans	0
Self-reported Accounts	1
Open Installment Loans	3
Total Open Accounts	11
Accounts Ever Late	7
Collections Accounts	0
Average Account Age	2 yrs 11 mos
Oldest Account	14 yrs 7 mos

My Hard Credit Inquiries

49

My Overall Credit Usage



Credit Debt
\$2,870
Total Credit
\$49,400

My Debt Summary

Credit and Retail Card Debt	\$2,870
Real Estate Debt	\$0
Installment Loans Debt	\$10,089
Collections Debt	\$0
Total Debt	\$13,141

My Public Records

0

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Account Summary

My Personal Information

Name

PATRICK PERSAUD

Also Known As

Birth Year

1992

Addresses

2760 WHITE MAGNOLIA LOOP
CLERMONT, FL 34711-6250

13515 HULL ST
SEBRING, FL 33875-6548

5317 AEOLUS WAY
ORLANDO, FL 32808-5959

Employer(s)

GEETA TRANSPORT

SELF EMPLOYED

Personal Statement(s)

26& 12-02-19 2499946 ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. THIS SECURITY ALERT WILL BE MAINTAINED FOR 1 YEAR BEGINNING 12-02-19.

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Open Accounts

1STPROGRESS/1STEQUITY/
544303XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	1STPROGRESS/1STEQUITY/
Account #	544303XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jan 16, 2020
Account Status!	Open
Payment Status	Past due 30 days
Status Updated	Nov 2020
Balance	\$284
Balance Updated	Nov 17, 2020
Credit Limit	\$200
Monthly Payment	\$40
Past Due Amount	\$40
Highest Balance	\$285
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE

142%

High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 9053
JOHNSON CITY, TN 37615

PAYMENT HISTORY

2020

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

1STPROGRESS/1STEQUITY/
544303XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	1STPROGRESS/1STEQUITY/
Account #	544303XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jan 14, 2020
Account Status!	Open
Payment Status	Past due 30 days
Status Updated	Nov 2020
Balance	\$285
Balance Updated	Nov 17, 2020
Credit Limit	\$200
Monthly Payment	\$40
Past Due Amount	\$40
Highest Balance	\$285
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE

143%

High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 9053
JOHNSON CITY, TN 37615

PAYMENT HISTORY

2020

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

✓

AUSTIN CAPITAL BANK SS
800345XXXX

Open

ACCOUNT DETAILS

CONTACT INFORMATION

Account Name	AUSTIN CAPITAL BANK SS	8100 SHOAL CREEK BLVD
Account #	800345XXXX	AUSTIN, TX 78757
Original Creditor	-	(512) 693-3600
Company Sold	-	
Account Type	INSTALLMENT	
Date Opened	Dec 05, 2019	
Account Status!	Open	
Payment Status	Current	
Status Updated	Sep 2020	
Balance	\$9,390	
Balance Updated	Sep 30, 2020	
Original Balance	\$10,000	
Monthly Payment	\$100	
Past Due Amount	-	
Highest Balance	-	
Terms	120 Months	
Responsibility	Individual	
Your Statement	-	
Comments	-	

PAYMENT HISTORY

2020

2019

Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

✓

BANK OF AMERICA
XXXX

Open

ACCOUNT DETAILS

Account Name	BANK OF AMERICA
Account #	XXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jan 15, 2019
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2020
Balance	\$323
Balance Updated	Nov 10, 2020
Credit Limit	\$15,000
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$4,125
Terms	Revolving
Responsibility	Authorized User
Your Statement	-
Comments	-

CREDIT USAGE

2%

Low Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 982238
EL PASO, TX 79998
(800) 421-2110

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

✓

CHIME/STRIDE BANK NA
237101XXXXXX

Open

ACCOUNT DETAILS

Account Name	CHIME/STRIDE BANK NA
Account #	237101XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jan 14, 2020
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2020
Balance	\$46
Balance Updated	Nov 04, 2020
Credit Limit	-
Monthly Payment	\$0
Past Due Amount	-
Highest Balance	\$1,468
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

324 W BROADWAY AVE
ENID, OK 73701
(580) 233-3535

PAYMENT HISTORY

2020

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

✓

JPMCB CARD
426684XXXXXX

Open

ACCOUNT DETAILS

Account Name	JPMCB CARD
Account #	426684XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jul 25, 2013
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2020
Balance	\$1,423
Balance Updated	Nov 06, 2020
Credit Limit	\$23,500
Monthly Payment	\$35
Past Due Amount	-
Highest Balance	\$15,912
Terms	Revolving
Responsibility	Authorized User
Your Statement	-
Comments	-

CREDIT USAGE

6%

Low Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 15369
WILMINGTON, DE 19850
(800) 945-2000

PAYMENT HISTORY

2020

2019

2018

2017

2016

2015

2014

2013

✓

KIKOFF LENDING LLC
TY5YXQXX

Open

ACCOUNT DETAILS

Account Name

KIKOFF LENDING LLC

Account #

TY5YXQXX

Original Creditor

-

Company Sold

-

Account Type

INSTALLMENT

Date Opened

Sep 16, 2020

Account Status!

Open

Payment Status

Current

Status Updated

Oct 2020

Balance

\$10

Balance Updated

Oct 31, 2020

Original Balance

\$12

Monthly Payment

\$1

Past Due Amount

-

Highest Balance

-

Terms

12 Months

Responsibility

Individual

Your Statement

-

Comments

-

CONTACT INFORMATION

75 BROADWAY STE 226
SAN FRANCISCO, CA 94111
(415) 361-4040

PAYMENT HISTORY

2020

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

https://usa.experian.com/member/print/experian/now

10/46

✓

LEAD BANK
303090XXX

Open

ACCOUNT DETAILS

Account Name	LEAD BANK
Account #	303090XXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Apr 19, 2020
Account Status!	Open
Payment Status	Current
Status Updated	Oct 2020
Balance	\$509
Balance Updated	Oct 31, 2020
Credit Limit	\$500
Monthly Payment	\$15
Past Due Amount	-
Highest Balance	\$524
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE

102%

High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

D AND 3RD STREETS
GARDEN CITY, MO 64747
(866) 845-9545

PAYMENT HISTORY

2020

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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MONEYLION INC
LLI431XXXX

Open

ACCOUNT DETAILS

CONTACT INFORMATION

Account Name	MONEYLION INC	PO BOX 1547
Account #	LLI431XXXX	SANDY, UT 84091
Original Creditor	-	(888) 629-8244
Company Sold	-	PAYMENT HISTORY
Account Type	INSTALLMENT	2020
Date Opened	Jun 21, 2020	Jan Feb Mar Apr
Account Status!	Open	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Payment Status	Current	May Jun Jul Aug
Status Updated	Nov 2020	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Balance	\$689	Sep Oct Nov Dec
Balance Updated	Nov 17, 2020	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Original Balance	\$1,000	
Monthly Payment	\$96	
Past Due Amount	-	
Highest Balance	-	
Terms	12 Months	
Responsibility	Individual	
Your Statement	-	
Comments	-	

✓

TELECOM SELF-REPORTED
6999DCXXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	TELECOM SELF-REPORTED
Account #	6999DCXXXXXXXXXX
Original Creditor	CHKG/ATT
Company Sold	-
Account Type	Wireless
Date Opened	-
Account Status!	Open
Payment Status	Current
Status Updated	Oct 2020
Balance	\$182
Balance Updated	Oct 26, 2020
Original Amount	\$182
Monthly Payment	\$182
Past Due Amount	-
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

EXPERIAN CONTACT INFORMATION

PO BOX 4500
ALLEN, TX 75013
(855) 891-2743

PAYMENT HISTORY

2020

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Self-reported data is contributed through your Experian account. The account number listed on your Experian credit file is a tracking number generated by Experian—not the account number at your bank or payee. Original creditor is the source of your self-reported data (your bank) and the payee (the company to which you pay your bills). The balance and monthly payment reflect the most recent payment recorded at your bank.

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WF CRD SVC
407110XXXXXX

Open

ACCOUNT DETAILS

Account Name

WF CRD SVC

Account #

407110XXXXXX

Original Creditor

-

Company Sold

-

Account Type

REVOLVING

Date Opened

Apr 18, 2006

Account Status!

Open

Payment Status

Current

Status Updated

Oct 2020

Balance

\$0

Balance Updated

Oct 23, 2020

Credit Limit

\$10,000

Monthly Payment

\$0

Past Due Amount

-

Highest Balance

\$6,982

Terms

Revolving

Responsibility

Authorized User

Your Statement

-

Comments

Account previously in dispute – now resolved – reported by subscriber

CREDIT USAGE

0%

No Credit Usage
You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

3201 N 4TH AVE
SIOUX FALLS, SD 57104
(800) 247-9215

PAYMENT HISTORY

2020

2019

2018

2017

2016

2015

2014

2013

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

https://usa.experian.com/member/print/experian/now

14/46

Closed Accounts

ACHIEVA CREDIT UNION
178427XXXXX

Closed

ACCOUNT DETAILS

Account NameACHIEVA CREDIT UNION

Account #178427XXXXX

Original Creditor-

Company Sold-

Account TypeINSTALLMENT

Date OpenedNov 05, 2015

Account Status!Closed

Payment StatusRepossession

Status UpdatedAug 2019

Balance\$5,209

Balance UpdatedApr 20, 2020

Original Balance\$35,117

Monthly Payment-

Past Due Amount\$5,209

Highest Balance-

Terms75 Months

ResponsibilityJoint Account

Your Statement-

Comments-

CONTACT INFORMATION

1150 ACHIEVA WAY
DUNEDIN, FL 34698
(727) 431-7680

PAYMENT HISTORY

2020

2019

2018

2017

2016

2015

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

ACIMA CREDIT FKA SIMPL
132224X

Closed

ACCOUNT DETAILS

Account Name

ACIMA CREDIT FKA SIMPL

Account #

132224X

Original Creditor

-

Company Sold

-

Account Type

INSTALLMENT

Date Opened

Sep 21, 2018

Account Status!

Closed

Payment Status

Paid satisfactorily

Status Updated

Nov 2018

Balance

-

Balance Updated

Nov 30, 2018

Original Balance

\$1,684

Monthly Payment

-

Past Due Amount

-

Highest Balance

-

Terms

12 Months

Responsibility

Individual

Your Statement

-

Comments

-

CONTACT INFORMATION

9815 SOUSTH S MONROE ST
SANDY, UT 84070
(801) 297-1920

PAYMENT HISTORY

2018

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

https://usa.experian.com/member/print/experian/now

16/46

BARCLAYS BANK DELAWARE
000321XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name

BARCLAYS BANK DELAWARE

Account #

000321XXXXXXXXXX

Original Creditor

-

Company Sold

-

Account Type

REVOLVING

Date Opened

Dec 17, 2018

Account Status!

Closed

Payment Status

Current

Status Updated

Mar 2020

Balance

-

Balance Updated

Mar 17, 2020

Credit Limit

\$2,100

Monthly Payment

\$54

Past Due Amount

-

Highest Balance

\$2,000

Terms

Revolving

Responsibility

Terminated

Your Statement

-

Comments

-

CREDIT USAGE

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 8803
WILMINGTON, DE 19899
(888) 232-0780

PAYMENT HISTORY

2020

2019

2018

Jan Feb Mar Apr

Jan Feb Mar Apr

Jan Feb Mar Apr

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CAPITAL ONE BANK USA N
517805XXXXXX

Closed

ACCOUNT DETAILS

Account Name

CAPITAL ONE BANK USA N

Account #

517805XXXXXX

Original Creditor

-

Company Sold

-

Account Type

REVOLVING

Date Opened

Dec 22, 2018

Account Status!

Closed

Payment Status

Charge-off

Status Updated

Aug 2019

Balance

\$344

Balance Updated

Nov 19, 2020

Credit Limit

\$300

Monthly Payment

-

Past Due Amount

\$344

Highest Balance

-

Terms

Revolving

Responsibility

Individual

Your Statement

-

Comments

Account previously in dispute – now resolved – reported by subscriber

CREDIT USAGE

115%

High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 31293
SALT LAKE CITY, UT 84131
(800) 955-7070

PAYMENT HISTORY

2020

2019

Jan

Feb

Mar

Apr

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

Sep

Oct

Nov

Dec

COMENITYBANK/VICTORIA
539176XXXXXX

Closed

ACCOUNT DETAILS

Account Name	COMENITYBANK/VICTORIA
Account #	539176XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Dec 22, 2018
Account Status!	Closed
Payment Status	Paid, was past due 150 days
Status Updated	May 2020
Balance	-
Balance Updated	May 02, 2020
Credit Limit	\$250
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$424
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Account closed at credit grantor's request

CREDIT USAGE

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 182789
COLUMBUS, OH 43218

PAYMENT HISTORY

2020

2019

Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

LEAD BANK
187222XX

Closed

ACCOUNT DETAILS

Account Name

LEAD BANK

Account #

187222XX

Original Creditor

-

Company Sold

-

Account Type

INSTALLMENT

Date Opened

Sep 15, 2019

Account Status!

Closed

Payment Status

Paid satisfactorily

Status Updated

Jun 2020

Balance

-

Balance Updated

Jun 30, 2020

Original Balance

\$526

Monthly Payment

-

Past Due Amount

-

Highest Balance

-

Terms

24 Months

Responsibility

Individual

Your Statement

-

Comments

-

CONTACT INFORMATION

D AND 3RD STREETS

GARDEN CITY, MO 64747

(866) 845-9545

PAYMENT HISTORY

2020

2019

Jan

Feb

Mar

Apr

Jan

Feb

Mar

Apr

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May

Jun

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Sep

Oct

Nov

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Nov

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SYNCB/WALMART
603220XXXXXX

Closed

ACCOUNT DETAILS

Account Name	SYNCB/WALMART
Account #	603220XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Nov 17, 2014
Account Status!	Closed
Payment Status	Account transferred to another office
Status Updated	Dec 2015
Balance	-
Balance Updated	Dec 01, 2015
Credit Limit	\$1,100
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$917
Terms	Revolving
Responsibility	Authorized User
Your Statement	-
Comments	Account closed due to transfer or refinance Account closed due to transfer

CREDIT USAGE

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 965024
ORLANDO, FL 32896
(855) 893-5848

PAYMENT HISTORY

2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

VERIZON WIRELESS
624855XXXXXXX

Closed

ACCOUNT DETAILS

Account Name

VERIZON WIRELESS

Account #

624855XXXXXXX

Original Creditor

-

Company Sold

-

Account Type

OTHER

Date Opened

May 30, 2015

Account Status!

Closed

Payment Status

Legally paid in full for less than the full balance

Status Updated

Oct 2017

Balance

-

Balance Updated

Oct 31, 2017

Original Balance

\$1,107

Monthly Payment

-

Past Due Amount

-

Highest Balance

\$1,107

Terms

1 Month

Responsibility

Individual

Your Statement

-

Comments

Account information disputed by consumer

CONTACT INFORMATION

PO BOX 650051

DALLAS, TX 75265

(800) 852-1922

PAYMENT HISTORY

2017

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

https://usa.experian.com/member/print/experian/now

22/46

VYSTAR CREDIT UNION
107507XXXXXX

Closed

ACCOUNT DETAILS

Account Name	VYSTAR CREDIT UNION
Account #	107507XXXXXX
Original Creditor	-
Company Sold	-
Account Type	OTHER
Date Opened	Jun 30, 2018
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Aug 2020
Balance	\$218
Balance Updated	Aug 03, 2020
Original Balance	\$0
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Unknown
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

PO BOX 45085
JACKSONVILLE, FL 32232

PAYMENT HISTORY

2020

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

VYSTAR CREDIT UNION
427525XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	VYSTAR CREDIT UNION
Account #	427525XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jul 14, 2018
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	May 2019
Balance	-
Balance Updated	May 15, 2019
Credit Limit	\$375
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$391
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Account closed at credit grantor's request

CREDIT USAGE

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 45085
JACKSONVILLE, FL 32232

PAYMENT HISTORY

2019

2018

Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

WEBBANK/FINGERHUT
636992XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	WEBBANK/FINGERHUT
Account #	636992XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Dec 28, 2018
Account Status!	Closed
Payment Status	Paid satisfactorily
Status Updated	Aug 2019
Balance	-
Balance Updated	Aug 12, 2019
Credit Limit	\$0
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE

N/A

Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

6250 RIDGEWOOD RD
SAINT CLOUD, MN 56303

PAYMENT HISTORY

2019

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Collections

No collection accounts

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Inquiries

Q KLARNA/WEBBANK

Inquiry Date	Nov 18, 2020
Removal Date	Dec 2022
Business Type	Personal loan companies
Contact Information	629 N HIGH ST FL 300 COLUMBUS, OH 43215 (844) 552-7621

Q FNB OMAHA

Inquiry Date	Nov 13, 2020
Removal Date	Dec 2022
Business Type	Bank credit cards
Contact Information	1620 DODGE ST OMAHA, NE 68197 BYMAILONLY

Q NATL TIRE&BATTERY/CBNA

Inquiry Date	Sep 18, 2020
Removal Date	Oct 2022
Business Type	Tba stores, tire dealers
Contact Information	PO BOX 9714 GRAY, TN 37615 BYMAILONLY

Q GDYR/CBNA

Inquiry Date	Sep 16, 2020
Removal Date	Oct 2022
Business Type	Tba stores, tire dealers
Contact Information	PO BOX 6003 HAGERSTOWN, MD 21747 BYMAILONLY

Q SANTANDER CONSUMER USA

Inquiry Date	Sep 11, 2020
Removal Date	Oct 2022
Business Type	Finance companies - non specific
Contact Information	8585 N STEMMOMS FWY DALLAS, TX 75247 (866) 923-9282

Q GLOBAL LENDING SERVICE

Inquiry Date	Sep 11, 2020
Removal Date	Oct 2022
Business Type	Auto financing companies
Contact Information	3399 PEACHTREE RD NE STE ATLANTA, GA 30326 (888) 508-2188

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

Q NOWCOM/WESTLAKE FINANC

Inquiry Date	Sep 11, 2020
Removal Date	Oct 2022
Business Type	Automobile dealers, used
Contact Information	4751 WILSHIRE BLVD LOS ANGELES, CA 90010 (323) 368-5766

Q SYNCB

Inquiry Date	Jul 5, 2020
Removal Date	Aug 2022
Business Type	Sales financing company
Contact Information	PO BOX 8726 DAYTON, OH 45401 (800) 924-2927

Q UNITED AUTO CREDIT CO

Inquiry Date	Jul 1, 2020
Removal Date	Aug 2022
Business Type	Auto financing companies
Contact Information	1071 CAMELBACK ST STE 10 NEWPORT BEACH, CA 92660 (949) 224-1917

Q NOWCOM/BEST PRICE DEAL

Inquiry Date	Jul 1, 2020
Removal Date	Aug 2022
Business Type	Automobile dealers, used
Contact Information	1074 NW 1ST HALLANDALE B HALLANDALE, FL 33009 (954) 391-7910

Q DISCOVER FINANCIAL SER

Inquiry Date	Jun 26, 2020
Removal Date	Jul 2022
Business Type	Bank credit cards
Contact Information	12 READS WAY NEW CASTLE, DE 19720 BYMAILONLY

Q CIS/TCP FIN SERVICES

Inquiry Date	Jun 22, 2020
Removal Date	Jul 2022
Business Type	Mortgage brokers
Contact Information	2350 WAKERFIELD WAY MOUNT DORA, FL 32757 (352) 729-5460

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

Q US SM BUS ADMIN ODA

Inquiry Date	Jun 16, 2020
Removal Date	Jul 2022
Business Type	Federal government
Contact Information	14925 KINGSFORT RD FORT WORTH, TX 76155 (800) 366-6303

Q NOWCOM/BEST PRICE DEAL

Inquiry Date	May 2, 2020
Removal Date	Jun 2022
Business Type	Automobile dealers, used
Contact Information	1074 NW 1ST HALLANDALE B HALLANDALE, FL 33009 (954) 391-7910

Q ROBB LAMBDINS UNIVERSI

Inquiry Date	Apr 29, 2020
Removal Date	May 2022
Business Type	Automobile dealers, new
Contact Information	5455 S UNIVERSITY DR DAVIE, FL 33328 (954) 434-5995

Q SANTANDER CONSUMER USA

Inquiry Date	Apr 29, 2020
Removal Date	May 2022
Business Type	Finance companies - non specific
Contact Information	8585 N STEMMOMS FWY DALLAS, TX 75247 (866) 923-9282

Q NOWCOM/WESTLAKE FINANC

Inquiry Date	Apr 29, 2020
Removal Date	May 2022
Business Type	Automobile dealers, used
Contact Information	4751 WILSHIRE BLVD LOS ANGELES, CA 90010 (323) 368-5766

Q 700 CREDIT/AL HENDRICK

Inquiry Date	Apr 29, 2020
Removal Date	May 2022
Business Type	Automobile dealers, new
Contact Information	5201 W SAMPLE RD COCONUT CREEK, FL 33073 (954) 972-1100

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

Q

JPMCB CARD

Inquiry Date	Apr 4, 2020
Removal Date	May 2022
Business Type	Bank credit cards
Contact Information	PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117

Q

AMEX

Inquiry Date	Jan 15, 2020
Removal Date	Feb 2022
Business Type	Bank credit cards
Contact Information	PO BOX 981537 EL PASO, TX 79998 (800) 874-2717

Q

NOWCOM/WESTLAKE FINANC

Inquiry Date	Jan 8, 2020
Removal Date	Feb 2022
Business Type	Auto financing companies
Contact Information	4751 WILSHIRE BLVD STE 1 LOS ANGELES, CA 90010 (323) 692-4040

Q

JPMCB CARD

Inquiry Date	Feb 12, 2020
Removal Date	Mar 2022
Business Type	Bank credit cards
Contact Information	PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117

Q


BK OF AMER

Inquiry Date	Jan 10, 2020
Removal Date	Feb 2022
Business Type	Bank credit cards
Contact Information	PO BOX 982238 EL PASO, TX 79998 (800) 421-2110


Q

GLOBAL LENDING SERVICE


Inquiry Date	Jan 8, 2020
Removal Date	Feb 2022
Business Type	Auto financing companies
Contact Information	3399 PEACHTREE RD NE STE ATLANTA, GA 30326 (888) 508-2188

 CREDCO


Inquiry Date	Jan 8, 2020
Removal Date	Feb 2022
Business Type	Auto reseller
Contact Information	10277 SCRIPPS RANCH BLVD SAN DIEGO, CA 92131 (800) 523-0233

 THD/CBNA


Inquiry Date	Jan 2, 2020
Removal Date	Feb 2022
Business Type	Retail, not elsewhere classified
Contact Information	PO BOX 6497 SIOUX FALLS, SD 57117 BYMAILONLY

 BK OF AMER


Inquiry Date	Nov 20, 2019
Removal Date	Dec 2021
Business Type	Bank credit cards
Contact Information	PO BOX 982238 EL PASO, TX 79998 (800) 421-2110

 SYNCB

Inquiry Date	Nov 19, 2019
Removal Date	Dec 2021
Business Type	Sales financing company
Contact Information	PO BOX 965033 ORLANDO, FL 32896 BYMAILONLY

 JPMCB CARD

Inquiry Date	Nov 16, 2019
Removal Date	Dec 2021
Business Type	Bank credit cards
Contact Information	PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117

 AMEX

Inquiry Date	Nov 8, 2019
Removal Date	Dec 2021
Business Type	Bank credit cards
Contact Information	PO BOX 981537 EL PASO, TX 79998 (800) 874-2717

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Q

SYNCB

Inquiry Date	Oct 10, 2019
Removal Date	Nov 2021
Business Type	Sales financing company
Contact Information	PO BOX 965033 ORLANDO, FL 32896 BYMAILONLY

Q

JPMCB CARD

Inquiry Date	Oct 8, 2019
Removal Date	Nov 2021
Business Type	Bank credit cards
Contact Information	PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117

Q

COMENITYCB/ZALES

Inquiry Date	Sep 5, 2019
Removal Date	Oct 2021
Business Type	Jewelers
Contact Information	3100 EASTON SQUARE PL COLUMBUS, OH 43219 BYMAILONLY

Q

CAINE & WEINER

Inquiry Date	Aug 14, 2019
Removal Date	Sep 2021
Business Type	Other collection agencies
Contact Information	PO BOX 55848 SHERMAN OAKS, CA 91413 (818) 226-6000

Q

SYNCB

Inquiry Date	Jul 28, 2019
Removal Date	Aug 2021
Business Type	Sales financing company
Contact Information	PO BOX 965033 ORLANDO, FL 32896 BYMAILONLY

Q

DT CREDIT

Inquiry Date	Jul 13, 2019
Removal Date	Aug 2021
Business Type	Auto financing companies
Contact Information	PO BOX 29018 PHOENIX, AZ 85038 (800) 863-7483

Q NOWCOM/BEST PRICE DEAL

Inquiry Date	Jun 11, 2019
Removal Date	Jul 2021
Business Type	Automobile dealers, used
Contact Information	1074 NW 1ST HALLANDALE B HALLANDALE, FL 33009 (954) 391-7910

Q MIDFLORIDA CREDIT UNIO

Inquiry Date	Mar 6, 2019
Removal Date	Apr 2021
Business Type	Credit unions
Contact Information	129 S KENTUCKY AVE LAKELAND, FL 33801 (863) 688-3733

Q CREDCO/QUICKEN LOANS I

Inquiry Date	Feb 20, 2019
Removal Date	Mar 2021
Business Type	Mortgage companies
Contact Information	1050 WOODWARD AVE DETROIT, MI 48226 (800) 863-4332

Q AMEX

Inquiry Date	Jan 5, 2019
Removal Date	Feb 2021
Business Type	Bank credit cards
Contact Information	PO BOX 981537 EL PASO, TX 79998 (800) 874-2717

Q CAPITAL ONE AUTO FIN

Inquiry Date	Dec 29, 2018
Removal Date	Jan 2021
Business Type	Auto financing companies
Contact Information	PO BOX 259407 PLANO, TX 75025 (800) 946-0332

Q AMERICAN CREDIT ACCEPT

Inquiry Date	Dec 29, 2018
Removal Date	Jan 2021
Business Type	Auto financing companies
Contact Information	961 E MAIN ST SPARTANBURG, SC 29302 (866) 441-0251

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

Q NOWCOM/WESTLAKE FINANC

Inquiry Date	Dec 29, 2018
Removal Date	Jan 2021
Business Type	Auto financing companies
Contact Information	4751 WILSHIRE BLVD STE 1 LOS ANGELES, CA 90010 (323) 692-4040

Q FINGERHUT/WEBBANK

Inquiry Date	Dec 28, 2018
Removal Date	Jan 2021
Business Type	Finance companies - non specific
Contact Information	7075 FLYING CLOUD DR EDEN PRAIRIE, MN 55344 (800) 356-2347

Q COMENITYBANK/VICTORIA

Inquiry Date	Dec 22, 2018
Removal Date	Jan 2021
Business Type	Specialty clothing store
Contact Information	PO BOX 182789 COLUMBUS, OH 43218

Q SANTANDER CONSUMER USA

Inquiry Date	Dec 29, 2018
Removal Date	Jan 2021
Business Type	Finance companies - non specific
Contact Information	8585 N STEMMOMS FWY DALLAS, TX 75247 (866) 923-9282


Q CAP ONE NA

Inquiry Date	Dec 22, 2018
Removal Date	Jan 2021
Business Type	Bank credit cards
Contact Information	4851 COX RD RICHMOND, VA 23229

Q ROADLOANS.COM

Inquiry Date	Nov 29, 2018
Removal Date	Dec 2020
Business Type	Auto financing companies
Contact Information	8585 N STEMMONS FWY DALLAS, TX 75247 (866) 923-9282

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

 SYNCB	
Inquiry Date	Nov 21, 2018
Removal Date	Dec 2020
Business Type	Sales financing company
Contact Information	PO BOX 965033 ORLANDO, FL 32896 BYMAILONLY

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Public Records

No public records

Summary

Accounts

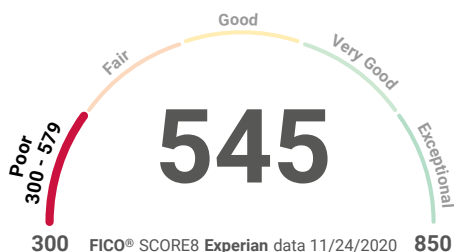
Collections

Inquiries

Public Records

Credit Score

Credit Score



Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

What's helping your score?

You have no positive factors impacting your Score.

What's hurting your score?

⊖ Serious Delinquency

You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.

Number of your accounts that were ever 60 days late or worse or have a derogatory indicator

4 accounts

The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

Virtually no FICO High Achievers® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on. have a 60 days late payment or worse listed on their credit report.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

Ratio of your revolving balances to your credit limits

119%

The FICO® Score evaluates balances in relation to available credit on revolving accounts® Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

For FICO High Achievers® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on., the average ratio of the revolving account balances to credit limits is less than 7%.

⊖ Recent Missed Payment

You recently missed a payment or had a derogatory indicator reported on your credit report.

Your most recent missed payment happened

0 Months

The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

average.

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Credit Score

What's helping your score?

You have no positive factors impacting your Score.

What's hurting your score?



Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

Number of your accounts with a missed payment or derogatory indicator

6 accounts

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

About 98% of FICO High Achievers® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on. have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

FICO® Score 2



FICO® SCORE 2

This is a previous FICO® Score version used primarily in mortgages lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

Your FICO® Score

This is a previous FICO® Score version used primarily in mortgages lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

[Learn More about FICO® Scores ▶](#)

What's harming your score?

⊖ Serious Delinquency

You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.

The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

⊖ Recent Missed Payment

You recently missed a payment or had a derogatory indicator reported on your credit report.

The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

⊖ Short Account History

You have a short credit history.

People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

FICO® Auto Score 8



FICO® AUTO SCORE 8

This is a FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

Your FICO® Score

This is a FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores ▶](#)

What's harming your score?

⊖ Serious Delinquency

You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.

The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

⊖ Recent Missed Payment

You recently missed a payment or had a derogatory indicator reported on your credit report.

The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

The FICO® Score evaluates balances in relation to available credit on revolving accounts. Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

FICO® Auto Score 2



FICO® AUTO SCORE 2

This is a previous FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

Your FICO® Score

This is a previous FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores](#)

What's harming your score?

⊖ Serious Delinquency

You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.

The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

⊖ Missed Payments

You have missed payments or derogatory indicators on your credit accounts.

Missed payments and derogatory indicators, including the number of, how late they were and how recently they occurred, are an important part of a credit report considered by a FICO® Score. People who are current on their payments, have no derogatory indicators and who consistently make payments on time are generally considered less risky by most lenders. As missed payments and accounts with derogatory indicators age, they have less impact on a FICO® Score.

⊖ Recent Missed Payment

You recently missed a payment or had a derogatory indicator reported on your credit report.

The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

⊖ Many New Accounts

You've recently opened too many new credit accounts.

The FICO® Score considers the number of recent credit account openings. Opening several credit accounts in a short time period is reflective of greater risk - especially for people with shorter credit histories.

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

FICO® Bankcard Score 8



FICO® BANKCARD SCORE 8

This is a FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

Your FICO® Score

This is a FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores ▶](#)

What's harming your score?

⊖ Serious Delinquency

You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.

The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

The FICO® Score evaluates balances in relation to available credit on revolving accounts. Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

⊖ Recent Missed Payment

You recently missed a payment or had a derogatory indicator reported on your credit report.

The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

FICO® Score 3



FICO® SCORE 3

This is a previous FICO® Score version used primarily in credit card lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

Your FICO® Score

This is a previous FICO® Score version used primarily in credit card lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

[Learn More about FICO® Scores ▶](#)

What's harming your score?

⊖ Serious Delinquency

You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.

The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

⊖ Recent Missed Payment

You recently missed a payment or had a derogatory indicator reported on your credit report.

The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

The FICO® Score evaluates balances in relation to available credit on revolving accounts. Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

⊖ Seeking Credit

You've recently been looking for credit.

Each time you apply for credit a credit inquiry is added to your credit report. People who are actively seeking credit pose more of a risk to lenders than those who are not. Your FICO® Score was lowered due to the number of credit inquiries posted within the last 12 months. While being considered by the score, typically, the presence of inquiries on a credit file carries much less importance than late payments, the amount owed and the length of time credit has been established.

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

FICO® Bankcard Score 2

FICO® BANKCARD
SCORE 2

This is a previous FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

Your FICO® Score

This is a previous FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

[Learn More about FICO® Scores ▶](#)

What's harming your score?

⊖ Serious Delinquency

You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.

The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

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⊖ Recent Missed Payment

You recently missed a payment or had a derogatory indicator reported on your credit report.

The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

⊖ Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

Disclaimer

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About your FICO® Score 8 or other FICO Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO Scores provided by us, or different scoring models to determine how you score.