

View report from

Jan 18, 2021

▼

PRADELYNE DORCEUS

640

Calculated using VantageScore 3.0
Provided by TransUnion

Personal Information

NAMES REPORTED

PRADELYNE DORCEUS
PRADELYNE FRANCIQUE
STHILAIRE,PRADELYNE,P

EMPLOYMENT INFO

ARMY

US ARMY

ADDRESSES REPORTED

📍 3249 OLD WINTER GARDEN RD 17
ORLANDO, FL
32805

Accounts

Here's every account on your TransUnion report. Click on the account name for more details.

See an error?

You can submit a dispute without leaving Credit Karma. Look for Direct Dispute™ in the details of the account.

CREDIT CARDS

Overview

You're currently using **8%** of your account's limit.

Balance	Credit limit
\$124	\$1475
Monthly payment	\$0
Opened	Aug. 28, 2020 (4 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020								✓	✓	✓	✓	
Last payment	Dec. 15, 2020											
Current Payment Status	Current											
Amount past due	\$0											
Worst Payment Status	Current											

Account Details

Account status	Open
Type	Secured credit card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

SELF FINANCIAL INC / LEA
515 CONGRESS AVENUE SUITE 2200
AUSTIN, TX 78723

(877) 883-0999

JARED-GALLERIA OF JEWELR
Reported: Aug. 20, 2014

\$0.00
In good standing -

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$1500
Monthly payment	\$0
Opened	Nov. 25, 2011 (9 yrs, 2 mos)

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2014	✓	✓	✓	✓	✓	✓	✓					
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012					✓	✓	✓	✓	✓	✓	✓	✓

Last payment	May 20, 2014
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Charge account
Responsibility	Terminated
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

JARED-GALLERIA OF JEWELR
375 GHENT RD
AKRON, OH 44333

CAPITAL BANK

Reported: Jun. 04, 2020

\$0.00

Closed



Overview

You're currently using **0%** of your account's limit.

Balance	Credit limit
\$0	\$700
Monthly payment	\$0
Opened	Aug. 10, 2018 (2 yrs, 5 mos)

Payment History

You've made **86%** of payments for this account on time.

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

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

Last payment Sep. 05, 2019

Current Payment Status 90-119 Days Late

Amount past due \$0

Worst Payment Status 90-119 Days Late

Account Details

Account status Paid

Type Credit Card

Responsibility Individual

Remarks Canceled by credit grantor

Times 30/60/90 days late 1/1/1

Closed Jan. 07, 2020

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

CAPITAL BANK
101 CROSSWAYS PARK WEST
WOODBURY, NY 11797

(800) 859-6412

NAVY FEDERAL CR UN

Reported: Jun. 13, 2018

\$0.00

Closed

Overview

You're currently using 0% of your account's limit.

Balance	Credit limit
\$0	\$1000
Monthly payment	\$0
Opened	Mar. 31, 2016 (4 yrs, 9 mos)

Payment History

You've made 92% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2018	✓	✗	✗	✓	✓							
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016				✓	✓	✓	✓	✓	✓	✓	✓	✓

Last payment	Jun. 13, 2018
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	60-89 Days Late

Account Details

Account status	Paid
Type	Credit Card
Responsibility	Individual
Remarks	Canceled by credit grantor
Times 30/60/90 days late	1/1/0
Closed	Mar. 09, 2018

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

NAVY FEDERAL CR UN
820 FOLLIN LANE
VIENNA, VA 22180

(800) 336-3333

^
Hide closed (2)

OTHER LOANS

<div><div></div><div>AUSTIN CAPITAL BANK SSB</div></div>	\$981.00
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Reported: Jan. 07, 2021

In good standing

Overview

You have **98%** left to pay on this loan.

Balance	Highest Balance
\$981	\$1000
Monthly payment	\$15
Opened	Jul. 27, 2020 (5 mos)
Term	120 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020								✓	✓	✓	✓	✓
Last payment	Dec. 01, 2020											
Current Payment Status	Current											
Worst Payment Status	Current											

Account Details

Account status	Open
Type	Secured loan
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

AUSTIN CAPITAL BANK SSB
8100 SHOAL CREEK
AUSTIN, TX 78757

(512) 693-3600

LOQBOX FINANCE US LLC

Reported: Dec. 31, 2020

\$550.00
In good standing -

Overview

You have 92% left to pay on this loan.

Balance	Highest Balance
\$550	\$600
Monthly payment	\$50
Opened	Dec. 22, 2020 (1 mo)
Term	12 months

Payment History

Last payment	Dec. 23, 2020
Current Payment Status	Current
Worst Payment Status	No Info

Account Details

Account status	Open
Type	Secured loan
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?**DIRECT DISPUTE™**

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

LOQBOX FINANCE US LLC
36 MAPLEWOOD AVE
PORTSMOUTH, NH 03801

(833) 518-6535

DIGITAL EMPLOYEE FEDERAL

Reported: Dec. 31, 2020

\$2,000.00

In good standing

-

Overview

You have **100%** left to pay on this loan.

Balance	Highest Balance
\$2000	\$2000
Monthly payment	\$177
Opened	Dec. 02, 2020 (1 mo)
Term	12 months

Payment History

Last payment	No Info
Current Payment Status	Current
Worst Payment Status	No Info

Account Details

Account status	Open
Type	Unsecured loan
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

DIGITAL EMPLOYEE FEDERAL
220 DONALD LYNCH BLVD
MARLBOROUGH, MA 01752

SELF FINANCIAL INC / LEA

Reported: Dec. 31, 2020

\$152.00
In good standing -

Overview

You have 9% left to pay on this loan.

Balance	Highest Balance
\$152	\$1663
Monthly payment	\$150
Opened	May 03, 2020 (8 mos)
Term	12 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020					✓	✓	✓	✓	✓	✓	✓	

Last payment	Dec. 01, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Open
Type	Secured loan
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

SELF FINANCIAL INC / LEA
515 CONGRESS AVE SUITE 2200
AUSTIN, TX 78701

(877) 883-0999

OMNI FINANCIAL

Reported: Feb. 28, 2012

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$3132
Monthly payment	\$0
Opened	Jun. 08, 2010 (10 yrs, 7 mos)
Term	21 months

Payment History

You've made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2012	✓											
2011	✓	✓	✓	●	✓	✓	✓	✓	✓	●	✓	●
2010								✓	✓	✓	✓	✓

Last payment Feb. 28, 2012

Current Payment Status Current

Worst Payment Status Current

Account Details

Account status Closed

Type Note loan

Responsibility Individual

Remarks Closed

Times 30/60/90 days late 0/0/0

Closed Feb. 28, 2012

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

OMNI FINANCIAL
P.O. BOX 53628
FAYETTEVILLE, NC 28305

(800) 694-6743

^
Hide closed (1)

STUDENT LOANS

DEPT OF ED/NAVIENT

Reported: Dec. 31, 2020

\$193,090.00
In good standing -

Overview

You have **100%** left to pay on this student loan.

Balance	Highest Balance
\$193090	\$145168
Monthly payment	
\$0	
Opened	Nov. 04, 2013 (7 yrs, 2 mos)
Term	
162 months	

Payment History

You've made **100%** of payments for this account on time.

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

	J	F	M	A	M	J	J	A	S	O	N	D
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	●	●
						✓						

Last payment Dec. 26, 2020

Current Payment Status Current

Worst Payment Status 120-149 Days Late

Account Details

Account status Open

Type Educational

Responsibility Individual

Remarks No Info

Times 30/60/90 days late 0/0/0

Closed No Info

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

DEPT OF ED/NAVIENT
PO BOX 9635
WILKES BARRE, PA 18773

(888) 272-5543

SALLIE MAE

Reported: Nov. 14, 2013

\$0.00

Closed

Overview

You have 0% left to pay on this student loan.

Balance	Highest Balance
\$0	\$8500
Monthly payment	\$0
Opened	Sep. 11, 2008 (12 yrs, 4 mos)
Term	120 months

Payment History

Last payment	Nov. 14, 2013
Current Payment Status	Current
Worst Payment Status	No Info

Account Details

Account status	Closed
Type	Educational
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Nov. 14, 2013

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

SALLIE MAE
PO BOX 9500
WILKES BARRE, PA 18773

SALLIE MAE

Reported: Nov. 14, 2013

\$0.00

Closed

Overview

You have 0% left to pay on this student loan.

Balance	Highest Balance
\$0	\$5736
Monthly payment	\$0
Opened	Sep. 11, 2008 (12 yrs, 4 mos)
Term	120 months

Payment History

Last payment	Nov. 14, 2013
Current Payment Status	Current
Worst Payment Status	No Info

Account Details

Account status	Closed
Type	Educational
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Nov. 14, 2013

See an error?**DIRECT DISPUTE™**

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

SALLIE MAE
PO BOX 9500
WILKES BARRE, PA 18773

MISSOURI HIGHER ED LOAN

Reported: Nov. 05, 2013

\$0.00

Closed

-

Overview

You have **0%** left to pay on this student loan.

Balance	Highest Balance
\$0	\$1407
Monthly payment	\$0
Opened	Aug. 26, 2003 (17 yrs, 4 mos)
Term	69 months

Payment History

You've made **100%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2013	●	●	●	●	●	✓	✓	✓	✓	✓		
2012	●	●	●	●	●	●	●	●	●	●	●	●
2011	✓	✓	✓	✓	●	●	●	●	●	●	●	●
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

J	F	M	A	M	J	J	A	S	O	N	D
---	---	---	---	---	---	---	---	---	---	---	---



Last payment	Nov. 05, 2013
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Closed
Type	Educational
Responsibility	Individual
Remarks	Dispute resolved; customer disagrees
Times 30/60/90 days late	0/0/0
Closed	Nov. 05, 2013

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

DISPUTE AN ERROR

Creditor Information

MISSOURI HIGHER ED LOAN
633 SPIRIT DR
CHESTERFIELD, MO 63005

(636) 532-0600

DEPT OF ED / NELNET

Reported: Nov. 04, 2013

\$0.00
Closed

Overview

You have 0% left to pay on this student loan.

Balance	Highest Balance
\$0	\$6833
Monthly payment	\$0
Opened	Sep. 06, 2012 (8 yrs, 4 mos)
Term	120 months

Payment History

You’ve made 100% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2013									✓	✓		
Last payment	No Info											
Current Payment Status	Current											
Worst Payment Status	Current											

Account Details

Account status	Closed
Type	Educational
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Nov. 04, 2013

Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your TransUnion report.

See an error?

DIRECT DISPUTE™

If there's an error on your report, you can submit a dispute without leaving Credit Karma.

AVANTUS

Inquiry: Jan. 14, 2021

Miscellaneous

(800) 843-0120

DISPUTE AN ERROR

See an error?

Creditor Information

Find out how to dispute a hard inquiry

DEPT OF ED / NELNET

PO BOX 82561

Institution Information

LINCOLN, NE 68501

AVANTUS

600 SAW MILL ROAD

(888) 486-4722

WEST HAVEN, CT

06516

(800) 843-0120

SYNCB/LOWES PLCC

Inquiry: Jan. 11, 2021

Travel/Entertainment

(800) 444-1408

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

SYNCB/LOWES PLCC
PO BOX 965005
ORLANDO, FL
32896
[\(800\) 444-1408](#)

AQUA FINANCE

Inquiry: Jan. 07, 2021

Finance/Personal
(715) 848-5425

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

AQUA FINANCE
1 CORPORATE DRIVE
WAUSAU, WI
54402
[\(715\) 848-5425](#)

FHIALLC

Inquiry: Jan. 06, 2021

Finance/Personal
(954) 792-4475

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

FHIALLC
3044 SW 42ND STREE
FORT LAUDERDAL, FL
33312
(954) 792-4475

AVANTUS

Inquiry: Nov. 22, 2020

Miscellaneous

(800) 843-0120

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

AVANTUS
600 SAW MILL ROAD
WEST HAVEN, CT
06516
(800) 843-0120

OPORTUN INC/PROGRESO FIN

Inquiry: Oct. 23, 2020

Finance/Personal

(866) 488-6090

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

OPORTUN INC/PROGRESO FIN
1600 SEAPORT BLVD SUITE 250
REDWOOD CITY, CA
94063
(866) 488-6090

AVANTUS

Inquiry: Aug. 31, 2020

Miscellaneous**(800) 843-0120****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

AVANTUS
600 SAW MILL ROAD
WEST HAVEN, CT
06516
[\(800\) 843-0120](#)

CREDCO

Inquiry: Jul. 18, 2020

Finance/Personal**(800) 523-0233****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

CREDCO
PO BOX 509124
SAN DIEGO, CA
92150
[\(800\) 523-0233](#)

CIC CREDIT

Inquiry: Jul. 17, 2020

Miscellaneous**(615) 386-2282****See an error?**

Find out how to [dispute a hard inquiry](#)

Institution Information

CIC CREDIT
327 CALDWELL DRIVE
GOODLETTSVILLE, TN
37072
[\(615\) 386-2282](#)

AVANTUS

Inquiry: Jul. 13, 2020

Miscellaneous
(800) 843-0120

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

AVANTUS
600 SAW MILL ROAD
WEST HAVEN, CT
06516
[\(800\) 843-0120](#)

METRO CREDIT UNION

Inquiry: May 03, 2020

Credit Union
(617) 409-4000

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

METRO CREDIT UNION
P O BOX 509001
CHELSEA, MA
02150
(617) 409-4000

AVANTUS,LLC

Inquiry: Apr. 13, 2020

Miscellaneous

(800) 243-0120

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

AVANTUS,LLC
600 SAW MILL ROAD
WEST HAVEN, CT
06516
(800) 243-0120

CAPITAL ONE

Inquiry: Jan. 13, 2020

Bank

(800) 955-7070

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

CAPITAL ONE
15000 CAPITAL ONE
RICHMOND, VA
23238
(800) 955-7070

REGIONAL ACCEPTANCE CORP

Inquiry: Jul. 08, 2019

Bank

(919) 766-1388**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

REGIONAL ACCEPTANCE CORP
1424 E FIRE TOWER
GREENVILLE, NC
27858
[\(919\) 766-1388](#)

CAPITAL ONE AUTO FINANCE

Inquiry: Jun. 26, 2019

Finance/Personal

(800) 946-0332**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

CAPITAL ONE AUTO FINANCE
3905 N DALLAS PARK
PLANO, TX
75093
[\(800\) 946-0332](#)

SANTANDER CONSUMER USA

Inquiry: Jun. 26, 2019

Finance/Personal

(855) 825-6667**See an error?**

Find out how to [dispute a hard inquiry](#)

Institution Information

SANTANDER CONSUMER USA
8585 NORTH STEMMON
DALLAS, TX
75060
[\(855\) 825-6667](#)

SUBURBAN FORD OF FERNDAL

Inquiry: Jun. 26, 2019

Automotive
(248) 341-7719

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

SUBURBAN FORD OF FERNDAL
21600 WOODWARD AVE
FERNDAL, MI
48220
[\(248\) 341-7719](#)

MICHIGAN FIRST CU

Inquiry: Jun. 26, 2019

Finance/Personal
(248) 443-4600

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

MICHIGAN FIRST CU
27000 EVERGREEN R
LATHRUP VILLAG, MI
48076
(248) 443-4600

EXETER FINANCE CORP

Inquiry: Jun. 26, 2019

Finance/Personal
(800) 321-9637

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

EXETER FINANCE CORP
PO BOX 166097
IRVING, TX
75016
(800) 321-9637

T-MOBILE

Inquiry: Jun. 24, 2019

Utilities and Fuel
(800) 318-9270

See an error?

Find out how to [dispute a hard inquiry](#)

Institution Information

T-MOBILE
12920 SE 38TH ST
BELLEVUE, WA
98006
(800) 318-9270

CREDIT TECHNOLOGIES INC.

Inquiry: May 28, 2019

Miscellaneous

(800) 445-4922**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

CREDIT TECHNOLOGIES INC.

50481 W PONTIAC TR

WIXOM, MI

48393

[\(800\) 445-4922](#)**Collections**

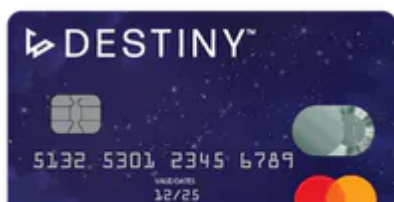
If you've fallen behind on payments, your account could be sent to a collections agency. This can have a big impact on your credit score.

Clean slate! As of Jan. 18, 2021, you have no collection accounts on your credit report.

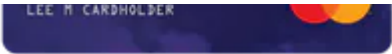
Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

Lookin' good! As of Jan. 18, 2021, you have no public records on your report.

Destiny™ Mastercard®

36 Reviews



Credit Karma’s take for this offer

EXCELLENT APPROVAL ODDS



REGULAR PURCHASE APR	ANNUAL FEE
24.9%	\$75 First Year \$99 Every Year Thereafter

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