

View report from

Nov 22, 2020

▼

STACY GIST

514
Calculated using VantageScore 3.0
Provided by Equifax

Personal Information

NAMES REPORTED

STACY GIST

EMPLOYMENT INFO

You have no employment information on your credit report.

ADDRESSES REPORTED

📍 5601 EDENFIELD RD APT 706
JACKSONVILLE, FL
32277

📍 1038 CALIENTE DR APT 11
JACKSONVILLE, FL
32211

📍 2260 UNIVERSITY BLVD N APT 55
JACKSONVILLE, FL
32211

Accounts

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

AUTO LOANS

<div><div></div><div>WESTLAKE SERVICE INC</div><div>Reported: Oct. 31, 2020</div></div>	<div>\$7,620.00</div> <div>Closed</div> <div>-</div>
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Overview

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

Balance	Highest Balance
\$7620	\$0
Monthly payment	No Info
Opened	Mar. 17, 2018 (2 yrs, 8 mos)
Term	72 months

Payment History

You've made **32%** of payments for this account on time.

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

Last payment	Apr. 01, 2019
Current Payment Status	Charge-off
Worst Payment Status	Charge-off

Account Details

Account status	CLOSED
Type	Auto
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	0/0/1
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

WESTLAKE SERVICE INC
4751 WILSHIRE BLVD SUITE 100
LOS ANGELES, CA 90010

(323) 692-4159

CREDIT CARDS

VYSTAR CREDIT UNION

Reported: Nov. 13, 2020

\$772.00

In good standing

Overview

You're currently using **103%** of your account's limit.

Balance	Credit limit
\$772	\$750
Monthly payment	\$15
Opened	Sep. 23, 2016 (4 yrs, 2 mos)

Payment History

You've made **94%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2019	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	●	●	●	●	●	●	●	✓	✓	✓	✓	✓



Last payment	Nov. 01, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Credit Card
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	3/0/0
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

VYSTAR CREDIT UNION
PO BOX 18
JACKSONVILLE, FL 32212-0018

(904) 777-6000

FIRST PREMIER

Reported: Nov. 08, 2020

\$847.00

Closed

Overview

You're currently using **121%** of your account's limit.

Balance	Credit limit
\$847	\$700
Monthly payment	No Info
Opened	Aug. 22, 2018 (2 yrs, 3 mos)

Payment History

You've made **15%** of payments for this account on time.

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

Last payment	Oct. 01, 2018
Current Payment Status	Charge-off
Amount past due	\$847
Worst Payment Status	Charge-off

Account Details

Account status	CLOSED
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	1/0/0
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

FIRST PREMIER
3820 N LOUISE AVE
SIOUX FALLS, SD 57107

(605) 357-3440

FIRST PREMIER

Reported: Nov. 08, 2020

\$503.00

Closed



Overview

You're currently using **168%** of your account's limit.

Balance	Credit limit
\$503	\$300
Monthly payment	No Info
Opened	Jul. 12, 2017 (3 yrs, 4 mos)

Payment History

You've made **45%** of payments for this account on time.

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

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017							✓	✓	✓	✓	✓	✓

Last payment Nov. 01, 2018

Current Payment Status Charge-off

Amount past due \$503

Worst Payment Status Charge-off

Account Details

Account status CLOSED

Type Credit Card

Responsibility Individual Account.

Remarks Charged off account

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

Closed No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

FIRST PREMIER
3820 N LOUISE AVE
SIOUX FALLS, SD 57107

(605) 357-3440

CREDIT ONE BANK

Reported: May 08, 2020

\$0.00

Closed

Overview

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

Balance	Credit limit
\$0	\$300
Monthly payment	No Info
Opened	Jun. 04, 2017 (3 yrs, 5 mos)

Payment History

You've made 74% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✗	✗	●	✗								
2019	✗	✗	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
2017						✓	✓	✓	✓	✓	✓	✓

Last payment	Sep. 01, 2019
Current Payment Status	Charge-off
Amount past due	\$0

Worst Payment Status

Charge-off

Account Details

Account status	Transfer/Sold
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	3/2/4
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

CREDIT ONE BANK
6801 S. CIMARRON ROAD
LAS VEGAS, NV 89113

(877) 825-3242

CELTIC BANK CORP.
Reported: Mar. 09, 2020

\$0.00
Closed -

Overview

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

Balance	Credit limit
\$0	\$500
Monthly payment	No Info
Opened	Nov. 06, 2018 (2 yrs)

Payment History

You've made **63%** of payments for this account on time.

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

Last payment	Aug. 01, 2019
Current Payment Status	Charge-off
Amount past due	\$0
Worst Payment Status	Charge-off

Account Details

Account status	Transfer/Sold
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	2/1/1
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

CELTIC BANK CORP.
268 S. STATE ST, SUITE 300
SALT LAKE CITY, UT 84111

(801) 363-6500

THE BANK OF MISSOURI

Reported: Feb. 21, 2020

\$0.00

Closed

-

Overview

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

Balance	Credit limit
\$0	\$300
Monthly payment	No Info
Opened	May 24, 2018 (2 yrs, 6 mos)

Payment History

You've made 29% of payments for this account on time.

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

Last payment	Mar. 01, 2019
Current Payment Status	Charge-off
Amount past due	\$0
Worst Payment Status	Charge-off

Account Details

Account status	Transfer/Sold
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account Fixed rate
Times 30/60/90 days late	1/2/6
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

THE BANK OF MISSOURI
216 WEST 2ND ST
DIXON, MO 65459

(605) 977-5800

INDIGO - CELTIC BANK

Reported: Aug. 01, 2019

\$0.00
Closed

Overview

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

Balance	Credit limit
\$0	\$300
Monthly payment	No Info
Opened	Apr. 20, 2018 (2 yrs, 7 mos)

Payment History

You've made 56% of payments for this account on time.

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

Last payment	Dec. 01, 2018
Current Payment Status	Charge-off
Amount past due	\$0
Worst Payment Status	Charge-off

Account Details

Account status	Transfer/Sold
Type	Credit Card
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	3/1/4
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

INDIGO - CELTIC BANK
PO BOX 4499
BEAVERTON, OR 97076

(866) 946-9545

FINGERHUT/WEBBANK

Reported: Apr. 17, 2019

\$0.00

Closed

Overview

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

Balance	Credit limit
\$0	\$500
Monthly payment	No Info
Opened	Jul. 18, 2018 (2 yrs, 4 mos)

Payment History

You've made **33%** of payments for this account on time.

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

Last payment	Nov. 01, 2018
Current Payment Status	Charge-off
Amount past due	\$0
Worst Payment Status	Charge-off

Account Details

Account status	Transfer/Sold
Type	Charge Account
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	1/1/4
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

FINGERHUT/WEBBANK
6250 RIDGEWOOD ROAD
ST CLOUD, MN 56303

(866) 734-0342

^
Hide closed (7)

OTHER LOANS

ATLANTIC CAPITAL BAN

Reported: Oct. 31, 2020

\$618.00
In good standing -

Overview

You have 85% left to pay on this loan.

Balance	Highest Balance
\$618	\$724
Monthly payment	\$35
Opened	May 27, 2020 (6 mos)
Term	24 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 Oct. 01, 2020

Current Payment Status Current

Worst Payment Status Current

Account Details

Account status OPEN

Type Secured

Responsibility Individual Account.

Remarks Fixed rate

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

Closed No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

ATLANTIC CAPITAL BAN
515 CONGRESS AVE. STE. 2200
AUSTIN, TX 78701

(877) 883-0999

VYSTAR CREDIT UNION

Reported: Nov. 03, 2020

\$470.00

In good standing

-

Overview

You have **94%** left to pay on this loan.

Balance	Highest Balance
\$470	\$502
Monthly payment	\$25
Opened	Aug. 31, 2017 (3 yrs, 2 mos)
Term	No Info

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	●	●	●	●	●	●	●	●	●	●	✓	✓
2017								●	●	●	●	●

Last payment	Sep. 01, 2020
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Current Payment Status	Current
------------------------	---------

Worst Payment Status

Current

Account Details

Account status

OPEN

Type

Line of Credit

Responsibility

Individual Account.

Remarks

Variable/adjustable Rate

Times 30/60/90 days late

0/0/0

Closed

No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

VYSTAR CREDIT UNION
4949 BLANDING BLVD
JACKSONVILLE, FL 32210

(904) 777-6000

JACKSONVILLE ELECTRI

Reported: Oct. 31, 2020

\$480.00

Closed

-

Overview

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

Balance	Highest Balance
\$480	\$0
Monthly payment	No Info
Opened	Nov. 05, 2003 (17 yrs)
Term	No Info

Payment History

You've made **73%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✗	✗	✗	✗	✗	✗	✗	✗	✗			
2019	✗	●	✗	✗	✗	✗	✗	●	✗	✗	✗	✗
2018	●	●	●	●	●	●	●	●	●	✗	✗	✗
2017	●	●	●	●	●	●	●	●	●	●	●	●



Last payment	Oct. 01, 2020
Current Payment Status	Charge-off
Worst Payment Status	Charge-off

Account Details

Account status	CLOSED
Type	Utility Company
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	0/0/0
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

JACKSONVILLE ELECTRI
21 WEST CHURCH STREET
JACKSONVILLE, FL 32202

(904) 632-5200

COMMUNITY FIRST CRED

Reported: Oct. 31, 2020

\$374.00

Closed

Overview

You have 100% left to pay on this loan.

Balance	Highest Balance
\$374	\$0
Monthly payment	No Info
Opened	Aug. 13, 2015 (5 yrs, 3 mos)
Term	No Info

Payment History

You’ve made **61%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✗	✗	✗	✗	✗	✗	✗	✗	✗			
2019	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
2018	●	●	●	●	●	●	●	●	●	✗	✗	✗
2017	●	●	●	●	●	●	●	●	●	●	●	●



Last payment	No Info
Current Payment Status	Charge-off
Worst Payment Status	Charge-off

Account Details

Account status	CLOSED
Type	Deposit Related (overdrawn account)
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	0/0/0
Closed	No Info

Hard Inquiries

You could dispute an error with equifax

SEE AN ERROR?

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 Equifax report.

JACKSONVILLE

Inquiry: Nov. 25, 2019

GO TO EQUIFAX

Credit Unions -

Creditor Information

COMMUNITY FIRST CRED

See an error?

625 NORTH MAIN STREET

JACKSONVILLE, FL 32202-3097

Find out how to dispute a hard inquiry

(904) 354-8537

Institution Information

No contact information has been reported by this creditor.

^

TIME CLOSED (2)

STONEBERRY

Inquiry: Nov. 24, 2019

Mail Order Firms -

(608) 328-8645

See an error?

https://www.creditkarma.com/credit-health/equifax/credit-report/print

24/35

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

Institution Information

STONEBERRY
C/O DM SERVICES
MONROE, WI
53566
[\(608\) 328-8645](#)

JPMCB - CARD SERVICE

Inquiry: Sep. 20, 2019

National Credit Card Cos.

(800) 677-7101 -

See an error?

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

Institution Information

JPMCB - CARD SERVICE
301 N WALNUT ST
WILMINGTON, DE
19801
[\(800\) 677-7101](#)

MICROBILT CORPORATIO

Inquiry: Jul. 10, 2019

Miscellaneous Reptg. Agencies -

See an error?

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

Institution Information

No contact information has been reported by this creditor.

TD BANK USA/TARGET C

Inquiry: Mar. 24, 2019

Complete Dept. Stores -**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

No contact information has been reported by this creditor.

JACKSONVILLE FEDERAL

Inquiry: Feb. 05, 2019

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

No contact information has been reported by this creditor.

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.

NATIONAL CREDIT SYST

Reported: Nov. 15, 2020

\$3,081.00 -**Needs Attention**

Overview

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

Balance	Highest Balance
\$3081	\$3081
Opened	Aug. 17, 2017 (3 yrs, 3 mos)
Account status	Open
Type	No Info
Responsibility	Individual Account.
Remarks	Consumer disputes after resolution
Original Creditor Name	CHELSEA COURTYARDS APTS
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

NATIONAL CREDIT SYST
3750 NATURALLY FRESH BLVD
ATLANTA, GA 30349

(404) 629-9595



AMERICOLLECT INC

Reported: Nov. 08, 2020

\$228.00**Needs Attention****Overview**

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

Balance	Highest Balance
\$228	\$228
Opened	Jun. 06, 2018 (2 yrs, 5 mos)
Account status	Open
Type	No Info
Responsibility	Individual Account.
Remarks	Medical
Original Creditor Name	EMERGENCY RESOURCES GROUP
Closed	No Info

You could dispute an error with equifax**SEE AN ERROR?**

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX**Creditor Information**

AMERICOLLECT INC
1851 SOUTH ALVERNO ROAD
MANITOWOC, WI 54220

(920) 682-0311

SOUTHWEST CREDIT SYS

Reported: Oct. 19, 2020

\$478.00**Needs Attention****Overview**

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

Balance	Highest Balance
\$478	\$478
Opened	Jul. 01, 2020 (4 mos)
Account status	Open
Type	No Info
Responsibility	Individual Account.
Remarks	No Info
Original Creditor Name	COMCAST
Closed	No Info

You could dispute an error with equifax**SEE AN ERROR?**

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

SOUTHWEST CREDIT SYS
4120 INTERNATIONAL PKWY,
CARROLLTON, TX 75007

(844) 551-7926

NATIONAL CREDIT ADJU

Reported: Nov. 15, 2020

\$1,247.00

Needs Attention

Overview

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

Balance	Highest Balance
\$1247	\$1247
Opened	Feb. 26, 2020 (9 mos)
Account status	Open
Type	Factoring Company Account (debt buyer)
Responsibility	Individual Account.
Remarks	Collection account
Original Creditor Name	REFLEX MASTERCARD
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

NATIONAL CREDIT ADJU
327 W 4TH ST
HUTCHINSON, KS 67501

(800) 542-1048

LVNV FUNDING LLC

Reported: Nov. 03, 2020

\$526.00

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance	Highest Balance
\$526	\$526
Opened	Mar. 28, 2019 (1 yr, 8 mos)
Account status	Open
Type	Factoring Company Account (debt buyer)
Responsibility	Individual Account.
Remarks	Consumer disputes this account information Collection account
Original Creditor Name	WEBBANK FINGERHUT
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

LVNV FUNDING LLC
55 BEATTIE PLACE
GREENVILLE, SC 29601

(866) 464-1183

PORTFOLIO RECOVERY A

Reported: Oct. 30, 2020

\$913.00

Needs Attention

-

Overview

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

Balance	Highest Balance
\$913	\$913
Opened	Jun. 12, 2020 (5 mos)
Account status	Open
Type	Factoring Company Account (debt buyer)
Responsibility	Individual Account.
Remarks	Collection account
Original Creditor Name	CAPITAL ONE BANK USA N A
Closed	No Info

You could dispute an error with equifax**SEE AN ERROR?**

If there's an error on your report, you can submit a dispute.

GO TO EQUIFAX

Creditor Information

PORTFOLIO RECOVERY A
120 CORPORATE BLVD, STE 100
NORFOLK, VA 23502

(757) 519-9300

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 Nov. 22, 2020, you have no public records on your report.

OneMain Financial



339 Reviews

Credit Karma’s take for this partner

VERY GOOD APPROVAL ODDS



LOAN AMOUNT	PAYMENT EST.*
\$10,000	\$392 /month
APR EST.*	LENGTH*
24.02%	36 months
INTEREST & FEES EST.*	
\$5,128	

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