View report from

Nov 30, 2020



# TIFFANY A WYNTER 640

Calculated using VantageScore 3.0 Provided by TransUnion

#### **Personal Information**

NAMES REPORTED

TIFFANY A WYNTER

TIFFANYAMANDA WYNTER

WYNTER,TIFFANY,AMANDA

TIFFANY AMANDAWYNTER

**EMPLOYMENT INFO** 

You have no employment information on your credit report.

#### **ADDRESSES REPORTED**

1513 NW CATALUNA CI PORT SAINT LUCIE, FL 34986

#### **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<sup>™</sup> in the details of the account.

#### **CREDIT CARDS**

# FIRST PREMIER BANK

\$92.00

Reported: Nov. 12, 2020

In good standing

#### **Overview**

You're currently using 31% of your account's limit.

Balance \$92	Credit limit \$300
Monthly payment	\$30
Opened	Aug. 07, 2019 (1 yr, 3 mos)

# **Payment History**

You've made 71% of payments for this account on time.

	J	F	М	А	М	J	J	Α	S	O	Ν	D
2020	×	×	×	×	<b>✓</b>	✓	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>		
2019									<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
Last pa	ayment	t									Oct. 2	2, 2020
Curren	it Paym	nent Sta	atus								(	Current
Amour	nt past	due										\$0
Worst	Payme	nt Stat	us							120-	149 Da	ys Late

#### **Account Details**

Account statu	as	Open
Туре		Credit Card
Responsibility	у	Individual
Remarks	Account information disputed by consumer, meets FC	CRA requirements
Times 30/60/9	90 days late	1/1/2
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**

FIRST PREMIER BANK 3820 N LOUISE AVE SIOUX FALLS, SD 57107

(800) 987-5521

#### OTHER LOANS

# **MIDFLORIDA CREDIT UNION**

Reported: Oct. 31, 2020

\$631.00 In good standing

#### **Overview**

You have 90% left to pay on this loan.

Balance \$631	Highest Balance \$700
Monthly payment	\$71
Opened	Sep. 16, 2020 (2 mos)
Term	10 months

# **Payment History**

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

2020	J	Г	l√l	А	l√l	J	J	А	<i>√</i>	O	IN	D
Last p	ayment										Oct. 20	0, 2020
Currer	nt Paym	ent Sta	atus								(	Current
Worst	Paymer	nt Stat	us								(	Current

#### **Account Details**

Account status	Open
Туре	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**

MIDFLORIDA CREDIT UNION P O BOX 8008 LAKELAND, FL 33802

(863) 616-2100

# WE FLORIDA FINANCIAL

\$0.00

Reported: Jan. 31, 2017

In good standing

#### **Overview**

You have 0% left to pay on this loan.

Balance \$0	Highest Balance \$1025
Monthly payment	\$93
Opened	Dec. 23, 2015 (4 yrs, 11 mos)
Term	12 months

# **Payment History**

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

	J	F	М	Α	М	J	J	Α	S	Ο	Ν	D
2016	<b>✓</b>	<b>✓</b>	<b>✓</b>	✓	✓	<b>✓</b>	✓	✓	✓	✓	✓	✓
2015												✓
Last pa	ayment	Ī									Dec. 2	7, 2016
Curren	t Paym	ent Sta	atus								(	Current
Worst	Payme	nt Stat	us								(	Current

## **Account Details**

Account status	Open
Туре	Unsecured loan
Responsibility	Shared
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**

WE FLORIDA FINANCIAL 1634 NE 3 AVENUE FORT LAUDERDALE, FL 33304

(305) 761-2131

# **WE FLORIDA FINANCIAL** Reported: Oct. 31, 2020

\$1,472.00

Closed

#### **Overview**

You have 92% left to pay on this loan.

Balance \$1472	Highest Balance \$1600
Monthly payment	\$0
Opened	Mar. 21, 2017 (3 yrs, 8 mos)
Term	24 months

## **Payment History**

Last payment	Aug. 09, 2017
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

#### **Account Details**

Account status	Derogatory
Туре	Unsecured loan
Responsibility	Individual
Remarks	Charged off as bad debt Profit and loss write-off
Times 30/60/90 days late	0/0/0
Closed	Oct. 31, 2017

#### 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**

WE FLORIDA FINANCIAL 1634 NE 3 AVENUE FORT LAUDERDALE, FL 33304

(305) 761-2131

# WE FLORIDA FINANCIAL

Reported: Oct. 31, 2020

**\$0.00 Closed** 

#### **Overview**

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

Balance \$0	Highest Balance \$0
Monthly payment	\$0
Opened	Sep. 21, 2015 (5 yrs, 2 mos)
Term	0 months

# **Payment History**

Last payment	Sep. 09, 2020
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

#### **Account Details**

Account status	Paid
Туре	Deposit related
Responsibility	Individual
Remarks	Payment after charge off/collection Paid profit and loss
Times 30/60/90 days late	0/0/0
Closed	Oct. 11, 2017

## 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**

WE FLORIDA FINANCIAL 1634 NE 3 AVENUE FORT LAUDERDALE, FL 33304

(305) 761-2131

WE FLORIDA FINANCIAL

Reported: Sep. 30, 2018

\$0.00 **Closed** 

#### **Overview**

You have 0% left to pay on this loan.

Balance \$0	Highest Balance \$500
Monthly payment	\$0
Opened	Nov. 23, 2016 (4 yrs)
Term	0 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

			Fre	ee Credit	Score & F	ree Cred	t Reports	With Mor	nitoring   C	Credit Kar	ma	
	J	F	Μ	Α	Μ	J	J	Α	S	0	Ν	D
2018	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>				
2017	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
2016												✓
Last pa	ayment	:									Feb. 0	8, 2017
Curren	t Paym	ent Sta	atus								(	Current
Worst I	Payme	nt Stat	us								(	Current
Accou	nt Deta	ails										
Accour	nt statı	ıs										Paid
Туре											Line o	f credit
Respor	nsibilit	У									Inc	lividual
Remar	ks											Closed
Times	30/60/	90 day	s late									0/0/0

#### See an error?

Closed

# **DIRECT DISPUTE™**

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

#### **DISPUTE AN ERROR**

Feb. 08, 2017

#### **Creditor Information**

WE FLORIDA FINANCIAL 1634 NE 3 AVENUE FORT LAUDERDALE, FL 33304

(305) 761-2131

# **WE FLORIDA FINANCIAL** Reported: Sep. 27, 2018

\$0.00 Closed

#### **Overview**

You have 0% left to pay on this loan.

Balance \$0	Highest Balance \$500
Monthly payment	\$0
Opened	Nov. 23, 2016 (4 yrs)
Term	0 months

## **Payment History**

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

	J	F	М	Α	M	J	J	Α	S	Ο	Ν	D
2018												
2017	<b>✓</b>											
2016											<b>✓</b>	<b>✓</b>
Last p	ayment										Feb. 0	8, 2017
Current Payment Status Curre						Current						

Worst Payment Status

Current

#### **Account Details**

Account status	Paid
Туре	Unsecured loan
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Feb. 08, 2017

#### 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**

WE FLORIDA FINANCIAL 1634 NE 3 AVENUE FORT LAUDERDALE, FL 33304

(305) 761-2131

# WE FLORIDA FINANCIAL

Reported: Mar. 21, 2017

\$0.00 Closed

## **Overview**

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

Balance \$0	Highest Balance \$1200
Monthly payment	\$0
Opened	Feb. 08, 2017 (3 yrs, 9 mos)
Term	12 months

# **Payment History**

Last payment	Mar. 21, 2017
Current Payment Status	Current
Worst Payment Status	No Info

#### **Account Details**

Account status	Closed
Туре	Unsecured loan
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Mar. 21, 2017

#### 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**

WE FLORIDA FINANCIAL 1634 NE 3 AVENUE FORT LAUDERDALE, FL 33304

(305) 761-2131

Hide closed (5)

#### STUDENT LOANS

# **DEPT OF ED / NELNET**

Reported: Oct. 31, 2020

\$1,167.00 In good standing

#### **Overview**

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

Balance \$1167	Highest Balance \$1167
Monthly payment	\$0
Opened	Aug. 07, 2019 (1 yr, 3 mos)
Term	0 months

#### **Payment History**

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

	J	F	М	Α	М	J	J	Α	S	Ο	Ν	D
2020												
2019								<b>✓</b>				
Last pa	ıyment											No Info
Current	t Paym	ent Sta	atus								(	Current
Worst F	Paymei	nt Stat	us								(	Current

#### **Account Details**

Account status	Open
Туре	Educational
Responsibility	Individual
Remarks	Payment deferred
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 / NELNET PO BOX 82561 LINCOLN, NE 68501

(888) 486-4722

# **DEPT OF ED / NELNET**

Reported: Oct. 31, 2020

\$2,054.00 In good standing

#### **Overview**

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

Balance \$2054	Highest Balance \$2000
Monthly payment	\$0
Opened	Aug. 07, 2019 (1 yr, 3 mos)
Term	0 months

## **Payment History**

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

	J	F	М	Α	Μ	J	J	Α	S	0	Ν	D
2020												
2019								✓				
Last pa	ayment	:										No Info
Curren	urrent Payment Status									(	Current	
Worst	Payme	nt Stat	us								(	Current

#### **Account Details**

Account status	Open
Туре	Educational
Responsibility	Individual
Remarks	Payment deferred
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 / NELNET PO BOX 82561 LINCOLN, NE 68501

(888) 486-4722

# **DEPT OF ED / NELNET**

Reported: Oct. 31, 2020

\$2,333.00

In good standing

## Overview

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

Balance \$2333	Highest Balance \$2333
Monthly payment	\$0
Opened	Jan. 16, 2020 (10 mos)
Term	0 months

## **Payment History**

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

	J	F	I^I	А	IΔI	J	J	А	5	O	IN	D
2020	✓											
Last pa	ayment	:										No Info
Curren	t Paym	ent Sta	atus								(	Current
Worst	Payme	nt Stat	us								(	Current

#### **Account Details**

Account status	Open
Туре	Educational
Responsibility	Individual
Remarks	Payment deferred
Times 30/60/90 days late	0/0/0
Closed	No Info

# **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? CREDCO DIRECT DISPUTE

Miscellaneous (800) 523-0233

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

#### See an error?

**DISPUTE AN ERROR** Find out how to dispute a hard inquiry

#### **Inskittstidn forforatiatri**on

ORPDOF ED / NELNET PO BOX 829624 SANCOLEGO, EC 68501 92150 (808) \$26-4222

**CAPITAL ONE** 

Bank

Inquiry: Jan. 24, 2020

(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

SYNCB

Travel/Entertainment (866) 419-4096

Inquiry: Nov. 20, 2019

#### See an error?

Find out how to dispute a hard inquiry

#### **Institution Information**

SYNCB C/O PO BOX 965037 ORLANDO, FL 32896 (866) 419-4096

# SYNCB/WALMART PLCC

Inquiry: Jul. 27, 2019

Travel/Entertainment (877) 294-7880

#### See an error?

Find out how to dispute a hard inquiry

#### **Institution Information**

SYNCB/WALMART PLCC PO BOX 965024 ORLANDO, FL 32896 (877) 294-7880

## **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.

# **ACCOUNT RESOLUTION SERVI**

Reported: Oct. 08, 2020

\$1,049.00 Closed

#### **Overview**

You have 100% left to pay on this collection.

Balance \$1049	Highest Balance \$1049
Opened	Apr. 24, 2020 (7 mos)
Account status	Closed
Туре	Collection Account
Responsibility	Individual
Remarks	Account information disputed by consumer, meets FCRA requirements
Original Credito	r Name PARAGON CONTRACTING SVC
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**

ACCOUNT RESOLUTION SERVI 1643 NW 136TH AVE BUILDING H SUITE 100 SUNRISE, FL 33323

(954) 321-5957

# **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. 30, 2020, you have no public records on your report.