

View report from

Nov 18, 2020

▼

**WILLIAM CRUZADO**  
**469**  
Calculated using VantageScore 3.0  
Provided by TransUnion

Personal Information




NAMES REPORTED

WILLIAM CRUZADO

EMPLOYMENT INFO

HOME MAKER  
  
BLUEGREEN VACATIONS  
ORLANDO, FL

ADDRESSES REPORTED

-  2402 WINNIPEG DR  
LAKELAND, FL  
33805
-  3926 PRAIRIE RESERVE BV  
ORLANDO, FL  
32824
-  7540 HIDDEN HOLLOW DR  
ORLANDO, FL  
32822

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

FIRST PREMIER BANK

Reported: Nov. 15, 2020

\$279.00

In good standing

Overview

You're currently using **93%** of your account's limit.

Balance	Credit limit
\$279	\$300
Monthly payment	\$30
Opened	Aug. 12, 2020 (3 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	Nov. 12, 2020											
Current Payment Status	Current											
Amount past due	\$0											
Worst Payment Status	Current											

Account Details

Account status	Open
Type	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

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

(800) 987-5521

CREDIT ONE BANK

Reported: Oct. 20, 2020

\$0.00

Closed



Overview

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

Balance	Credit limit
\$0	\$300

Monthly payment	\$0
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Opened	Jan. 24, 2019 (1 yr, 9 mos)
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### 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	✗	✗	✗	✗	✗	✗	✗	✓	✓			
2019		✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗

Last payment	Nov. 28, 2019
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Current Payment Status	Current
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Amount past due	\$0
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Worst Payment Status	120-149 Days Late
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### Account Details

Account status	Paid
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Type	Credit Card
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Responsibility	Individual
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Remarks	Closed
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Times 30/60/90 days late	1/1/9
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Closed	Feb. 07, 2020
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**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**

CREDIT ONE BANK  
PO BOX 98872  
LAS VEGAS, NV 89193

(877) 825-3242

^  
Hide closed (1)

**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.

**DEPARTMENT OF EDUCATION**

Inquiry: Jul. 24, 2020

Government  
(706) 644-2773

**See an error?**

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

**Institution Information**

DEPARTMENT OF EDUCATION  
US DEPARTMENT OF E PO BOX 9003  
NIAGRA FALLS, NY  
14302  
(706) 644-2773

**TBOM/CONTFIN**

Inquiry: Jul. 21, 2020

**Bank****(866) 449-4514****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

TBOM/CONTFIN  
4550 NEW LINDEN HI 4RTH FLOOR SUITE 4  
WILMINGTON, DE  
19808  
[\(866\) 449-4514](#)

**CB INDIGO**

Inquiry: Jul. 17, 2020

**Bank****(866) 946-9545****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

CB INDIGO  
PO BOX 4499  
BEAVERTON, OR  
97076  
[\(866\) 946-9545](#)

**CAPITAL ONE**

Inquiry: Jun. 30, 2019

**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](#)

**ACE CASH EXPRESS**

Inquiry: Mar. 15, 2019

Finance/Personal  
**(855) 223-2274**

**See an error?**

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

**Institution Information**

ACE CASH EXPRESS  
1231 GREENWAY DR SUITE 600  
IRVING, TX  
75038  
[\(855\) 223-2274](#)

**ACE CASH EXPRESS**

Inquiry: Feb. 12, 2019

Finance/Personal  
**(855) 223-2274**

**See an error?**

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

**Institution Information**

ACE CASH EXPRESS  
1231 GREENWAY DR SUITE 600  
IRVING, TX  
75038  
(855) 223-2274

**CAPITAL ONE BANK USA NA**

Inquiry: Dec. 09, 2018

Bank  
(800) 955-7070

**See an error?**

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

**Institution Information**

CAPITAL ONE BANK USA NA  
PO BOX 30281  
SALT LAKE CITY, UT  
84130  
(800) 955-7070

**STERLING JEWELERS INC**

Inquiry: Dec. 09, 2018

Travel/Entertainment  
(800) 877-5000

**See an error?**

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

**Institution Information**

STERLING JEWELERS INC  
375 GHENT AVE  
AKRON, OH  
44333  
(800) 877-5000

**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.



PORTFOLIO RECOVERY

Reported: Nov. 05, 2020

\$449.00

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance	Highest Balance
\$449	\$449
Opened	Sep. 20, 2018 (2 yrs, 2 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Dispute resolved; customer disagrees
Original Creditor Name	08 CAPITAL ONE BANK USA N A
Closed	No Info

See an error?

DIRECT DISPUTE™

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DISPUTE AN ERROR

Creditor Information

PORTFOLIO RECOVERY  
120 CORPORATE BLVD STE 100  
NORFOLK, VA 23502

(844) 675-3407

LVNV FUNDING LLC

Reported: Nov. 03, 2020

\$646.00

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance	Highest Balance
\$646	\$646
Opened	Jun. 16, 2020 (5 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	12 CREDIT ONE BANK N A
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

LVNV FUNDING LLC  
C/O RESURGENT CAPITAL SERVICES PO BOX 1269  
GREENVILLE, SC 29602

(866) 464-1183

AR RESOURCES INC

Reported: Oct. 20, 2020

\$177.00

Needs Attention

Overview

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

Balance	Highest Balance
\$177	\$177
Opened	Jul. 22, 2020 (4 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	HERNANDO COUNTY EMERGENCY PH
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**

AR RESOURCES INC  
POB 1056  
BLUE BELL, PA 19422

(866) 301-0222

**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. 18, 2020, you have no public records on your report.*

**First Progress Platinum Elite MasterCard® Secured Credit Card**

76 Reviews

Credit Karma's take for this offer

**EXCELLENT APPROVAL ODDS**



MIN. DEPOSIT	REGULAR PURCHASE APR	ANNUAL FEE
\$200	19.99%*	\$29
Refundable	Variable	

We suggest offers based on your credit, Approval Odds, and money we make from our partners. [Advertiser Disclosure](#)

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