View report from

Feb 16, 2021



# **WILLIAM CRUZADO**

# **574**

Calculated using VantageScore 3.0 Provided by Equifax

# **Personal Information**

NAMES REPORTED

WILLIAM CRUZADO

**EMPLOYMENT INFO** 

WALGREEN PHARMA

**TEMPUS RESORTS** 

**CENZEX HOME TEAM** 

#### ADDRESSES REPORTED

- 2402 WINNIPEG DR LAKELAND, FL 33805
- 3926 PRAIRIE RESERVE BLVD ORLANDO, FL 32824
- 7809 MANOR DR LAKELAND, FL 33810
- 7540 HIDDEN HOLLOW DR ORLANDO, FL 32822
- 4738 NE 49TH BLVD WILDWOOD, FL 34785

Show more

. . .

### **Accounts**

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

CREDIT CARDS

FIRST PREMIER \$276.00

Reported: Feb. 12, 2021

In good standing

### **Overview**

You're currently using 92% of your account's limit.

Balance \$276	Credit limit \$300
Monthly payment	\$30
Opened	Aug. 12, 2020 (6 mos)

# **Payment History**

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

	J	F	Μ	Α	M	J	J	Α	S	0	Ν	D
2021	<b>✓</b>											
2020								<b>✓</b>	✓	<b>✓</b>	<b>✓</b>	<b>✓</b>
Last p	ayment	:									Feb. 0	01, 2021
Curren	nt Paym	ent Sta	atus								(	Current
Amour	nt past	due										\$0
Worst Payment Status										(	Current	

#### **Account Details**

Account status	OPEN
Туре	Credit Card
Responsibility	Individual Account.
Remarks	No Info
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**

FIRST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD 57107

(605) 357-3440

# CHIMEFIN/STRIDE BANK

Reported: Jan. 31, 2021

\$0.00 In good standing

#### **Overview**

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

Balance \$0	Credit limit No Info
Monthly payment	No Info
Opened	Nov. 09, 2020 (3 mos)

# **Payment History**

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

	J	F	IγI	А	I^I	J	J	А	5	O	IN	D
2020											✓	✓
Last pa	yment										Dec. 0	1, 2020
Current	Paym	ent Sta	atus								(	Current
Amoun	t past (	due										\$0
Worst F	aymer	nt Stat	us									Current

### **Account Details**

Account status	OPEN
Туре	Secured Credit Card
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	0/0/0
Closed	No Info

#### **SEE AN ERROR?**

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

**GO TO EQUIFAX** 

#### **Creditor Information**

CHIMEFIN/STRIDE BANK POBOX 3448 ENID, OK 73702

(580) 233-3535

# **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 Equifax report.

# **JARRETT-GORDON FORD**

Inquiry: Dec. 18, 2020

Automobile Dealers, New (863) 294-3571

#### See an error?

Find out how to dispute a hard inquiry

#### **Institution Information**

JARRETT-GORDON FORD 3015 LAKE ALFRED ROAD WINTER HAVEN, FL 33881-1438 (863) 294-3571

### **FIRST PREMIER BANK**

Inquiry: Aug. 02, 2020

All Banks

#### See an error?

Find out how to dispute a hard inquiry

### **Institution Information**

No contact information has been reported by this creditor.

# CAPITAL ONE BANK USA

Inquiry: Jun. 30, 2019

## All Banks

**Contact the inquirer: MAIL ONLY** 

### See an error?

Find out how to dispute a hard inquiry

#### **Institution Information**

CAPITAL ONE BANK USA 15000 CAPITAL ONE DRIVE RICHMOND, VA 23238

# FACTORTRUST, INC.

Inquiry: Mar. 15, 2019

All Others (678) 391-7081

### See an error?

Find out how to dispute a hard inquiry

#### **Institution Information**

FACTORTRUST, INC. 695 MANSELL RD., SUITE 205 ROSWELL, GA 30076 (678) 391-7081

# **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.

### LVNV FUNDING LLC

\$646.00

Reported: Feb. 03, 2021

**Needs Attention** 

#### **Overview**

You have 100% left to pay on this collection.

Balance \$646	Highest Balance \$646
Opened	Jun. 16, 2020 (8 mos)
Account status	Open
Туре	Factoring Company Account (debt buyer)
Responsibility	Individual Account.
Remarks	Consumer disputes this account information  Collection account
Original Creditor Name	CREDIT ONE BANK 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**

LVNV FUNDING LLC 55 BEATTIE PLACE GREENVILLE, SC 29601

(866) 464-1183

### **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 Feb. 16, 2021, you have no public records on your report.

# Citi® Secured Mastercard®





Credit Karma's take for this offer





MIN. DEPOSIT	REGULAR PURCHASE APR	ANNUAL FEE
\$200 Refundable	22.49% Variable	\$0

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

**Apply now** 

See details, rates, and fees