

View report from

Feb 16, 2021

**WILLIAM CRUZADO****600**

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: Feb. 12, 2021

\$276.00

In good standing -

Overview

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

Balance	Credit limit
\$276	\$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	M	A	M	J	J	A	S	O	N	D
2021	✓											
2020								✓	✓	✓	✓	✓

Last payment	Feb. 11, 2021
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

CHIME-STRIDE BANK

Reported: Jan. 31, 2021

\$0.00
In good standing -

Overview

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

Balance	Credit limit
\$0	No Info
Monthly payment	\$0
Opened	Nov. 09, 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	Dec. 31, 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**

CHIME-STRIDE BANK
PO BOX 417
SAN FRANCISCO, CA 94104

(844) 244-6363

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.

SYNCB/PAYPAL

Inquiry: Feb. 05, 2021

Bank

(866) 528-3733

See an error?

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

Institution Information

SYNCB/PAYPAL
PO BOX 5138
TIMONIUM, MD
21094
(866) 528-3733

DEPARTMENT OF EDUCATION

Government

Inquiry: Jul. 24, 2020

(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

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: Feb. 05, 2021

\$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, 4 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™

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

DISPUTE AN ERROR

Creditor Information

PORTFOLIO RECOVERY
120 CORPORATE BLVD STE 100
NORFOLK, VA 23502

(844) 675-3407

LVNV FUNDING LLC

Reported: Feb. 03, 2021

\$646.00

Needs Attention

Overview

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

Balance	Highest Balance
\$646	\$646
Opened	Jun. 16, 2020 (8 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Account information disputed by consumer, meets FCRA requirements
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: Jan. 29, 2021

\$177.00

Needs Attention

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Overview

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

Balance	Highest Balance
\$177	\$177
Opened	Jul. 22, 2020 (6 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 Feb. 16, 2021, you have no public records on your report.

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1625 Reviews

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