



Credit Report Prepared For:

STACY GIST

Experian Report As Of: Nov 19, 2020

Personal & Confidential

STACY GIST - Experian
Date of Report: Nov 19, 2020



Account Summary

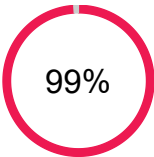
My Accounts Summary

Open Credit Cards	2
Open Retail Cards	0
Open Real Estate Loans	0
Open Installment Loans	1
Total Open Accounts	3
Accounts Ever Late	12
Collections Accounts	6
Average Account Age	3 yrs 1 mo
Oldest Account	7 yrs

My Hard Credit Inquiries

9

My Overall Credit Usage



Credit Debt
\$1,242
Total Credit
\$1,250

My Debt Summary

Credit and Retail Card Debt	\$1,242
Real Estate Debt	\$0
Installment Loans Debt	\$618
Collections Debt	\$6,473
Total Debt	\$8,333

My Public Records

0

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score



Account Summary

My Personal Information

Name

STACY GIST

Personal Statement(s)

No Statement(s) present at this time

Also Known As

STACY GIST DICKS

Birth Year

1983

Addresses

5601 EDENFIELD RD #APT 706
JACKSONVILLE, FL 32277-9428

1038 CALIENTE DR #APT 11
JACKSONVILLE, FL 32211-5509

2260 UNIVERSITY BLVD N #APT 55
JACKSONVILLE, FL 32211-3242

Employer(s)

MCDONALDS

VENUS FASHION WEARHOUSE

Summary

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Open Accounts



ATLANTIC CAPITAL BANK
118326XX

Open

ACCOUNT DETAILS

Account Name	ATLANTIC CAPITAL BANK
Account #	118326XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	May 27, 2020
Account Status!	Open
Payment Status	Current
Status Updated	Oct 2020
Balance	\$618
Balance Updated	Oct 31, 2020
Original Balance	\$724
Monthly Payment	\$35
Past Due Amount	-
Highest Balance	-
Terms	24 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

945 E PACES FERRY RD NE
ATLANTA, GA 30326
(404) 995-6050

PAYMENT HISTORY

2020			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Open)

Collections

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VYSTAR CREDIT UNION
400519XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	VYSTAR CREDIT UNION
Account #	400519XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Sep 23, 2016
Account Status!	Open
Payment Status	Current, was past due 30 days three times
Status Updated	Feb 2020
Balance	\$772
Balance Updated	Nov 13, 2020
Credit Limit	\$750
Monthly Payment	\$15
Past Due Amount	-
Highest Balance	\$937
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 45085
JACKSONVILLE, FL 32232

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

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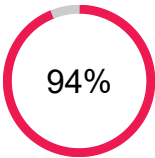
VYSTAR CREDIT UNION
450750XXXXXX

Open

ACCOUNT DETAILS

Account Name	VYSTAR CREDIT UNION
Account #	450750XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 31, 2017
Account Status!	Open
Payment Status	Current
Status Updated	Nov 2020
Balance	\$470
Balance Updated	Nov 03, 2020
Credit Limit	\$500
Monthly Payment	\$25
Past Due Amount	-
Highest Balance	\$502
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 45085
JACKSONVILLE, FL 32232

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2017			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Open)

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Closed Accounts



APPLIED BANK
435583XXXXXX

Closed

ACCOUNT DETAILS

Account Name	APPLIED BANK
Account #	435583XXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jun 06, 2018
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Apr 2019
Balance	\$1,005
Balance Updated	Nov 10, 2020
Credit Limit	\$500
Monthly Payment	-
Past Due Amount	\$1,005
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



High Credit Usage
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 17125
WILMINGTON, DE 19850
BYMAILONLY

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

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CB INDIGO/GF
510004XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	CB INDIGO/GF
Account #	510004XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Apr 20, 2018
Account Status!	Closed
Payment Status	Past due 180 days
Status Updated	Aug 2019
Balance	-
Balance Updated	Aug 01, 2019
Credit Limit	\$300
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$1,102
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender Purchased by another lender

CREDIT USAGE



Unknown Credit Usage
Credit usage could not be calculated for this account because either the balance and/or credit limit were not reported.

CONTACT INFORMATION

PO BOX 4499
BEAVERTON, OR 97076
(866) 946-9545

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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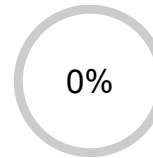
CELTIC BANK/CONFINCO
534636XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	CELTIC BANK/CONFINCO
Account #	534636XXXXXXXXXX
Original Creditor	-
Company Sold	NCA 800-286-5427
Account Type	REVOLVING
Date Opened	Nov 06, 2018
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Mar 2020
Balance	\$0
Balance Updated	Mar 09, 2020
Credit Limit	\$500
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender Purchased by another lender

CREDIT USAGE



No Credit Usage
You have no account balance.
Keeping your account balances
as low as possible can have a
positive impact on your credit.

CONTACT INFORMATION

4450 NEW LINDEN HILL RD
WILMINGTON, DE 19808
(302) 456-1930

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

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COMMUNITY FIRST CU OF
100000XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	COMMUNITY FIRST CU OF
Account #	100000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	OTHER
Date Opened	Aug 13, 2015
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Apr 2017
Balance	\$374
Balance Updated	Oct 31, 2020
Original Balance	\$374
Monthly Payment	-
Past Due Amount	\$374
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

637 N LEE ST
JACKSONVILLE, FL 32204
(904) 354-8537

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
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May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2017											
Jan	Feb	Mar	Apr								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
May	Jun	Jul	Aug								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
Sep	Oct	Nov	Dec								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								

Summary

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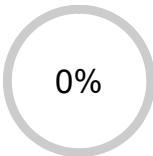
CREDIT ONE BANK NA
444796XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	CREDIT ONE BANK NA
Account #	444796XXXXXXXXXX
Original Creditor	-
Company Sold	MIDLAND CREDIT MANAGEMENT INC
Account Type	REVOLVING
Date Opened	Jun 04, 2017
Account Status!	Closed
Payment Status	Charge-off
Status Updated	May 2020
Balance	\$0
Balance Updated	May 08, 2020
Credit Limit	\$300
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender Purchased by another lender

CREDIT USAGE



No Credit Usage
You have no account balance.
Keeping your account balances
as low as possible can have a
positive impact on your credit.

CONTACT INFORMATION

PO BOX 98875
LAS VEGAS, NV 89193
(702) 269-1000

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2017											
Jan	Feb	Mar	Apr								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
May	Jun	Jul	Aug								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
Sep	Oct	Nov	Dec								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								

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FIRST PREMIER BANK
517800XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	FIRST PREMIER BANK
Account #	517800XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jul 12, 2017
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Apr 2019
Balance	\$503
Balance Updated	Nov 08, 2020
Credit Limit	\$300
Monthly Payment	-
Past Due Amount	\$503
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



High Credit Usage
Keeping your account balances
as low as possible can have a
positive impact on your credit.

CONTACT INFORMATION

601 S MINNESOTA AVE
SIOUX FALLS, SD 57104
(605) 357-3000

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2017											
Jan	Feb	Mar	Apr								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
May	Jun	Jul	Aug								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
Sep	Oct	Nov	Dec								
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								

Summary

Accounts (Closed)

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FIRST PREMIER BANK
517800XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	FIRST PREMIER BANK
Account #	517800XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Aug 22, 2018
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Jan 2019
Balance	\$847
Balance Updated	Nov 08, 2020
Credit Limit	\$700
Monthly Payment	-
Past Due Amount	\$847
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



High Credit Usage
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CONTACT INFORMATION

601 S MINNESOTA AVE
SIOUX FALLS, SD 57104
(605) 357-3000

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Summary

Accounts (Closed)

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MARINER FINANCE
811100XXXXXX

Closed

ACCOUNT DETAILS

Account Name	MARINER FINANCE
Account #	811100XXXXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Nov 15, 2013
Account Status!	Closed
Payment Status	Account transferred to another office
Status Updated	Sep 2017
Balance	-
Balance Updated	Sep 30, 2017
Original Balance	\$1,579
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	18 Months
Responsibility	Individual
Your Statement	-
Comments	Account closed due to transfer or refinance Account closed due to transfer

CONTACT INFORMATION

8211 TOWN CENTER DR
NOTTINGHAM, MD 21236
(877) 310-2373

PAYMENT HISTORY

2017

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[Summary](#)[Accounts \(Closed\)](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

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TBOM/TOTAL CRD
405731XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	TBOM/TOTAL CRD
Account #	405731XXXXXXXXXX
Original Creditor	-
Company Sold	TOTAL CARD FUNDING I LLC
Account Type	REVOLVING
Date Opened	May 24, 2018
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Sep 2019
Balance	-
Balance Updated	Sep 30, 2019
Credit Limit	\$300
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender Purchased by another lender

CREDIT USAGE



Unknown Credit Usage
Credit usage could not be
calculated for this account
because either the balance
and/or credit limit were not
reported.

CONTACT INFORMATION

5109 S BROADBAND LN
SIOUX FALLS, SD 57108
(866) 260-8724

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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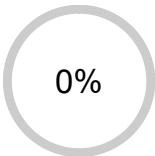
WEBBANK/FINGERHUT
636992XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	WEBBANK/FINGERHUT
Account #	636992XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jul 18, 2018
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Apr 2019
Balance	\$0
Balance Updated	Apr 17, 2019
Credit Limit	\$500
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	Transferred to another lender Purchased by another lender

CREDIT USAGE



No Credit Usage
You have no account balance.
Keeping your account balances
as low as possible can have a
positive impact on your credit.

CONTACT INFORMATION

6250 RIDGEWOOD RD
SAINT CLOUD, MN 56303

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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WESTLAKE FINANCIAL SVC
102726XX

Closed

ACCOUNT DETAILS

Account Name	WESTLAKE FINANCIAL SVC
Account #	102726XX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Mar 17, 2018
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Apr 2019
Balance	\$7,620
Balance Updated	Oct 01, 2020
Original Balance	\$20,778
Monthly Payment	-
Past Due Amount	\$7,620
Highest Balance	-
Terms	72 Months
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

4751 WILSHIRE BLVD STE 1
LOS ANGELES, CA 90010
(888) 739-9192

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Collections



AMERICOLLECT INC
247631X

ACCOUNT DETAILS

Account Name	AMERICOLLECT INC
Account #	247631X
Original Creditor	EMERGENCY RESOURCES GROUP
Company Sold	-
Account Type	COLLECTION
Date Opened	Jun 06, 2018
Account Status!	-
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Jun 2018
Balance	\$228
Balance Updated	Nov 08, 2020
Original Balance	\$228
Monthly Payment	-
Past Due Amount	\$228
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

PO BOX 1566
MANITOWOC, WI 54221

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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LVNV FUNDING LLC
636992XXXXXXXXXX

ACCOUNT DETAILS

Account Name	LVNV FUNDING LLC
Account #	636992XXXXXXXXXX
Original Creditor	WEBBANK FINGERHUT
Company Sold	-
Account Type	COLLECTION
Date Opened	Mar 28, 2019
Account Status!	-
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Mar 2019
Balance	\$526
Balance Updated	Nov 03, 2020
Original Balance	\$526
Monthly Payment	-
Past Due Amount	\$526
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	Account information disputed by consumer

CONTACT INFORMATION

PO BOX 1269
GREENVILLE, SC 29602
(866) 464-1183

PAYMENT HISTORY

2020				2019			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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NATIONAL CREDIT ADJUST
534636XXXXXXXXXX

ACCOUNT DETAILS

Account Name	NATIONAL CREDIT ADJUST
Account #	534636XXXXXXXXXX
Original Creditor	REFLEX MASTERCARD
Company Sold	-
Account Type	COLLECTION
Date Opened	Feb 26, 2020
Account Status!	-
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Feb 2020
Balance	\$1,247
Balance Updated	Nov 15, 2020
Original Balance	\$1,247
Monthly Payment	-
Past Due Amount	\$1,247
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

327 W 4TH AVE
HUTCHINSON, KS 67501
(866) 964-5259

PAYMENT HISTORY

2020			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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NATIONAL CREDIT SYSTEM
363924X

ACCOUNT DETAILS

Account Name	NATIONAL CREDIT SYSTEM
Account #	363924X
Original Creditor	CHELSEA COURTYARDS APTS
Company Sold	-
Account Type	COLLECTION
Date Opened	Aug 17, 2017
Account Status!	-
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Aug 2017
Balance	\$3,081
Balance Updated	Nov 01, 2020
Original Balance	\$3,081
Monthly Payment	-
Past Due Amount	\$3,081
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	Dispute resolved – consumer disagrees

CONTACT INFORMATION

3750 NATURALLY FRESH BLV
ATLANTA, GA 30349
(404) 629-9595

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2017			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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PORTFOLIO RECOV ASSOC
517805XXXXXXXXXX

ACCOUNT DETAILS

Account Name	PORTFOLIO RECOV ASSOC
Account #	517805XXXXXXXXXX
Original Creditor	CAPITAL ONE BANK USA N.A.
Company Sold	-
Account Type	COLLECTION
Date Opened	Jun 12, 2020
Account Status!	-
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Jun 2020
Balance	\$913
Balance Updated	Oct 30, 2020
Original Balance	\$913
Monthly Payment	-
Past Due Amount	\$913
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

150 CORPORATE BLVD
NORFOLK, VA 23502
(757) 519-9300

PAYMENT HISTORY

2020

Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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SOUTHWEST CREDIT SYSTE
814579XX

ACCOUNT DETAILS

Account Name	SOUTHWEST CREDIT SYSTE
Account #	814579XX
Original Creditor	COMCAST
Company Sold	-
Account Type	COLLECTION
Date Opened	Jul 01, 2020
Account Status!	-
Payment Status	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department
Status Updated	Jul 2020
Balance	\$478
Balance Updated	Oct 18, 2020
Original Balance	\$478
Monthly Payment	-
Past Due Amount	\$478
Highest Balance	-
Terms	1 Month
Responsibility	Individual
Your Statement	-
Comments	-

CONTACT INFORMATION

4120 INTERNATIONAL PKWY
CARROLLTON, TX 75007
(844) 551-7927

PAYMENT HISTORY

2020			
Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Inquiries

Q US SM BUS ADMIN ODA

Inquiry Date	Jul 1, 2020
Removal Date	Aug 2022
Business Type	Federal government
Contact Information	14925 KINGSPORT RD FORT WORTH, TX 76155 (800) 366-6303

Q JPMCB CARD

Inquiry Date	Sep 20, 2019
Removal Date	Oct 2021
Business Type	Bank credit cards
Contact Information	PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117

Q RENTAL PROPERTY SOLUTI

Inquiry Date	Jul 31, 2019
Removal Date	Aug 2021
Business Type	Tenant screeners (reseller)
Contact Information	PO BOX 509124 SAN DIEGO, CA 92150 (800) 523-0233

Q USAA FEDERAL SAVINGS B

Inquiry Date	Apr 25, 2019
Removal Date	May 2021
Business Type	Bank - installment loans
Contact Information	10750 MCDERMOTT FWY SAN ANTONIO, TX 78288 (210) 416-9666

Q DISCOVER FINANCIAL SER

Inquiry Date	Mar 13, 2019
Removal Date	Apr 2021
Business Type	Bank credit cards
Contact Information	12 READS WAY NEW CASTLE, DE 19720 BYMAILONLY

Q RESIDENTCHECK.COM

Inquiry Date	Feb 7, 2019
Removal Date	Mar 2021
Business Type	Tenant screeners (reseller)
Contact Information	4230 LBJ FWY STE 407 DALLAS, TX 75244 (972) 404-0808

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Q RESIDENTCHECK.COM

Inquiry Date	Feb 6, 2019
Removal Date	Mar 2021
Business Type	Tenant screeners (reseller)
Contact Information	4230 LBJ FWY STE 407 DALLAS, TX 75244 (972) 404-0808

Q TBOM/HOME CREDIT US LL

Inquiry Date	Dec 18, 2018
Removal Date	Jan 2021
Business Type	Sales financing company
Contact Information	6240 SPRINT PKWY OVERLAND PARK, KS 66211 (913) 906-9912

Q CLARITY SERVICES INC

Inquiry Date	Dec 27, 2018
Removal Date	Jan 2021
Business Type	Finance reseller
Contact Information	PO BOX 5717 CLEARWATER, FL 33758 (866) 390-3118

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Public Records

No public records

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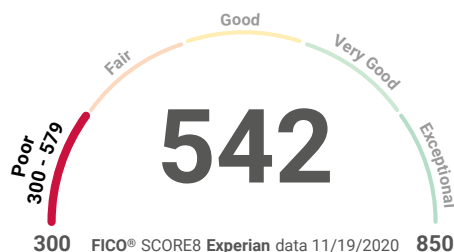
Public Records

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Credit Score



Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

What's helping your score?

You have no positive factors impacting your Score.

What's hurting your score?

⊖ Negative Items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

Number of your accounts that were ever 60 days late or worse or have a derogatory indicator

10 accounts

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

Virtually no FICO High Achievers® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on. have a 60 days late payment or worse listed on their credit report.

⊖ High Credit Usage

You've made heavy use of your available revolving credit.

Ratio of your revolving balances to your credit limits

131%

The FICO® Score evaluates balances in relation to available credit on revolving accounts® Score (versions prior to FICO® Score 8), open-ended accounts may be included in this calculation. Open-ended accounts are those requiring payment of the full balance each month, such as an American Express charge card account. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

For FICO High Achievers® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on., the average ratio of the revolving account balances to credit limits is less than 7%.

⊖ Recent Collection And/Or PR

You have a recent public record and/or collection on your credit report.

Your most recent collection occurred

4 Months ago

The recency of a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. Note, satisfying the public record or paying off the collection will not remove the item and it will still be considered by a FICO® Score as long as it is reported. As these items age, they have less impact on a FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.

Virtually no FICO High Achievers ® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on. have a public record or collection listed on their credit report.

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Credit Score

What's helping your score?

You have no positive factors impacting your Score.

What's hurting your score?

Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

Number of your accounts with a missed payment or derogatory indicator

11 accounts

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

About 98% of FICO High Achievers® Score 8 in the mid 780 range or higher. You can compare how you are doing with the FICO High Achievers to find areas that you can work on. have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

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Disclaimer

Disclaimer

About your FICO® Score 8 or other FICO Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO Scores provided by us, or different scoring models to determine how you score.