

View report from

Nov 09, 2020

▼

SANDRA D NICKLOS

498

Calculated using VantageScore 3.0

Provided by Equifax

Personal Information

NAMES REPORTED

SANDRA D NICKLOS






SANDRA NICHOLS

EMPLOYMENT INFO

NICKLOSWEB

UNKNOWN

ADDRESSES REPORTED

-  1935 DOUGLAS ST
ROCKFORD, IL
61103
-  651 BASINGSTOKE CT
KISSIMMEE, FL
34758
-  35910 UNITY DR
FRUITLAND PARK, FL
34731
-  3234 N MAIN ST
ROCKFORD, IL
61103
-  5039 E STATE ST
ROCKFORD, IL
61108

Show more
▼

Accounts

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

AUTO LOANS



ALLY FINANCIAL

Reported: Nov. 03, 2020

\$8,590.00

Needs Attention -



Overview

You have **51%** left to pay on this loan.

Balance	Highest Balance
\$8590	\$16923
Monthly payment	\$385
Opened	Sep. 03, 2016 (4 yrs, 2 mos)
Term	72 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
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Last payment	Sep. 01, 2020
Current Payment Status	30-59 Days Late
Worst Payment Status	30-59 Days Late

Account Details

Account status	OPEN
Type	Auto
Responsibility	Individual Account.
Remarks	Consumer disputes after resolution Fixed rate
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

ALLY FINANCIAL
P O BOX 380901
BLOOMINGTON, MN 55438

(888) 925-2559

CARMAX AUTO FINANCE

Reported: Oct. 09, 2020

\$22,499.00
Needs Attention

Overview

You have 71% left to pay on this loan.

Balance	Highest Balance
\$22499	\$31856
Monthly payment	\$703
Opened	Feb. 25, 2017 (3 yrs, 8 mos)
Term	76 months

Payment History

You've made **91%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	●	●	✗	✗	✗			
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓
2017		●	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Last payment	Aug. 01, 2020
Current Payment Status	60-89 Days Late
Worst Payment Status	60-89 Days Late

Account Details

Account status	OPEN
Type	Auto
Responsibility	Individual Account.
Remarks	Consumer disputes after resolution Fixed rate
Times 30/60/90 days late	1/2/1
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

CARMAX AUTO FINANCE
225 CHASTAIN MEADOWS COURT
KENNESAW, GA 30144

(800) 925-3612

CREDIT CARDS

SYNCB/CARE CREDIT

Reported: Oct. 29, 2020

\$0.00
In good standing -

Overview

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

Balance	Credit limit
\$0	\$7500
Monthly payment	No Info
Opened	Sep. 28, 2020 (1 mo)

Payment History

Last payment	Oct. 01, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Charge Account
Responsibility	Authorized User
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

SYNCB/CARE CREDIT
C/O P.O. BOX 965036
ORLANDO, FL 32896-5036

(866) 396-8254

DISCOVER BANK

Reported: Oct. 08, 2020

\$2,409.00

In good standing

-

Overview

You're currently using **96%** of your account's limit.

Balance	Credit limit
\$2409	\$2500
<hr/>	
Monthly payment	\$71
<hr/>	
Opened	Apr. 20, 2018 (2 yrs, 6 mos)

Payment History

You've made **93%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✓	✓	✓	✗	✗			
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018				●	●	●	●	●	●	●	✓	✓

Last payment	Oct. 01, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Secured Credit Card
Responsibility	Individual Account.
Remarks	Account previously in dispute - Now resolved by data furnisher
Times 30/60/90 days late	1/1/0
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

DISCOVER BANK
PO BOX15316
WILMINGTON, DE 19850-5316

(800) 347-2683



CAPITAL ONE BANK USA

Reported: Oct. 22, 2020

\$5,540.00
In good standing**Overview**You're currently using **111%** of your account's limit.

Balance	Credit limit
\$5540	\$5000
Monthly payment	\$175
Opened	Sep. 09, 2019 (1 yr, 2 mos)

Payment HistoryYou've made **77%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✓	✓	✗	✗	✗			
2019									✓	✓	✓	✓

Last payment	Oct. 01, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Flexible Spending Credit Card
Responsibility	Authorized User
Remarks	No Info
Times 30/60/90 days late	1/1/1
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

CAPITAL ONE BANK USA
PO BOX 85015
RICHMOND, VA 23285-5075

(800) 955-7070

CREDIT ONE BANK

Reported: Oct. 21, 2020

\$774.00
Needs Attention

Overview

You're currently using 119% of your account's limit.

Balance	Credit limit
\$774	\$650
Monthly payment	\$39
Opened	Aug. 10, 2017 (3 yrs, 3 mos)

Payment History

You've made **97%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✗	✓	✓	✓	✓			
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	●	●	●	●	●	●	●	●	●	✓	✓	✓
2017								●	●	●	●	●

Last payment	Jul. 01, 2020
Current Payment Status	30-59 Days Late
Amount past due	\$69
Worst Payment Status	30-59 Days Late

Account Details

Account status	OPEN
Type	Credit Card
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	1/0/0
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

CREDIT ONE BANK
6801 S. CIMARRON ROAD
LAS VEGAS, NV 89113

(877) 825-3242

CREDIT ONE BANK

Reported: Oct. 19, 2020

\$1,295.00

Needs Attention

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Overview

You're currently using **118%** of your account's limit.

Balance	Credit limit
\$1295	\$1100
Monthly payment	\$65
Opened	Jul. 31, 2016 (4 yrs, 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

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Last payment	Jul. 01, 2020
Current Payment Status	30-59 Days Late
Amount past due	\$118
Worst Payment Status	30-59 Days Late

Account Details

Account status	OPEN
Type	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

CREDIT ONE BANK
6801 S. CIMARRON ROAD
LAS VEGAS, NV 89113

(877) 825-3242

KAY JEWELERS

Reported: Aug. 21, 2020

\$374.00
In good standing

Overview

You're currently using **25%** of your account's limit.

Balance	Credit limit
\$374	\$1500
Monthly payment	\$30
Opened	Nov. 29, 2018 (1 yr, 11 mos)

Payment History

You've made **90%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✗	✓	✓	●	✓	●					
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
2018											●	✓

Last payment	Jul. 01, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Charge Account
Responsibility	Individual Account.
Remarks	Consumer disputes after resolution
Times 30/60/90 days late	2/0/0
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

KAY JEWELERS
PO BOX 4485
BEAVERTON, OR 97076

(866) 875-0891

SYNCB/CARE CREDIT

Reported: Oct. 24, 2017

\$0.00

In good standing

Overview

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

Balance	Credit limit
\$0	\$8000
Monthly payment	\$224
Opened	Feb. 12, 2013 (7 yrs, 8 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
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2016	●	●	●	●	●	●	●	●	●	●	✓	✓
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	●	●	●	●	●	●	●	●	●	●	●	●



Last payment	Oct. 01, 2017
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Charge Account
Responsibility	Authorized User
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

SYNCB/CARE CREDIT
C/O P.O. BOX 965036
ORLANDO, FL 32896-5036

(866) 396-8254

CAPITAL ONE BANK USA

Reported: Jul. 25, 2017

\$0.00

Closed

Overview

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

Balance	Credit limit
\$0	\$500
Monthly payment	No Info
Opened	Feb. 28, 2016 (4 yrs, 8 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
2017	✓	✓	✓	✓	✓	✓						
2016		●	●	●	●	●	●	●	●	●	✓	✓

Last payment	Jul. 01, 2017
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Credit Card
Responsibility	Individual Account.
Remarks	Account closed by credit grantor
Times 30/60/90 days late	0/0/0
Closed	Jun. 01, 2017

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

CAPITAL ONE BANK USA
PO BOX 85015
RICHMOND, VA 23285-5075

(800) 955-7070

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Hide closed (1)

OTHER LOANS

ATLANTIC CAPITAL BAN

Reported: Oct. 31, 2020

\$970.00
In good standing -

Overview

You have 58% left to pay on this loan.

Balance	Highest Balance
\$970	\$1663
Monthly payment	\$150
Opened	Jun. 07, 2020 (5 mos)
Term	12 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
2020						✓	✓	✓	✓			

Last payment	Oct. 01, 2020
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Current Payment Status	Current
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Worst Payment Status	Current
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Account Details

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

ATLANTIC CAPITAL BAN
515 CONGRESS AVE. STE. 2200
AUSTIN, TX 78701

(877) 883-0999

RENTTRACK

Reported: Oct. 16, 2020

\$0.00
In good standing -

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$1500
Monthly payment	\$1500
Opened	Feb. 01, 2020 (9 mos)
Term	No Info

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	Sep. 01, 2020											
Current Payment Status	Current											
Worst Payment Status	Current											

Account Details

Account status	OPEN
Type	Rental Agreement
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

RENTTRACK
13911 RIDGEDALE DRIVE STE 401C
MINETONKA, MN 55305

(651) 212-2181

ONEMAIN

Reported: Sep. 30, 2020

\$9,321.00
Closed

Overview

You have 100% left to pay on this loan.

Balance	Highest Balance
\$9321	\$0
Monthly payment	No Info
Opened	Sep. 21, 2018 (2 yrs, 1 mo)
Term	60 months

Payment History

You've made **67%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✗	✗	✗	✗	✗	✗	✗	✗				
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018									●	✓	✓	✓

Last payment	Nov. 01, 2019
Current Payment Status	Charge-off
Worst Payment Status	Charge-off

Account Details

Account status	CLOSED
Type	Unsecured
Responsibility	Individual Account.
Remarks	Charged off account
Times 30/60/90 days late	1/1/3
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

ONEMAIN
100 INTERNATIONAL DRIVE
BALTIMORE, MD 21202

(844) 298-9773

ROCK VALLEY CREDIT U

Reported: Oct. 01, 2019

\$0.00

Closed



Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$3000
Monthly payment	No Info
Opened	Jan. 25, 2017 (3 yrs, 9 mos)
Term	36 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
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	●	●	●	●	●	●	✓	✓	✓	✓	✓	✓

Last payment Sep. 01, 2019

Current Payment Status Current

Worst Payment Status Current

Account Details

Account status Paid and Closed

Type Unsecured

Responsibility Individual Account.

Remarks Fixed rate

Times 30/60/90 days late 0/0/0

Closed Sep. 01, 2019

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

ROCK VALLEY CREDIT U
1201 CLIFFORD AVE
LOVES PARK, IL 61111

(815) 633-5682

AARON RENTS

Reported: Nov. 20, 2016

\$0.00

Closed

-

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$1840
Monthly payment	No Info
Opened	Jan. 09, 2015 (5 yrs, 10 mos)
Term	24 months

Payment History

Last payment	Nov. 01, 2016
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Lease
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Nov. 01, 2016

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

AARON RENTS
1015 COBB PLACE BLVD.
KENNESAW, GA 30144

(678) 402-3629

AARON RENTS

Reported: Nov. 19, 2014

\$0.00

Closed



Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$340
Monthly payment	No Info
Opened	Jul. 03, 2014 (6 yrs, 4 mos)
Term	6 months

Payment History

Last payment	Nov. 01, 2014
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Paid and Closed
Type	Lease
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Nov. 01, 2014

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

AARON RENTS
1015 COBB PLACE BLVD.
KENNESAW, GA 30144

(678) 402-3629

^
Hide closed (4)

STUDENT LOANS

DEPT OF ED/NAVIENT

Reported: Oct. 31, 2020

\$10,255.00
In good standing -

Overview

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

Balance	Highest Balance
\$10255	\$8462
Monthly payment	No Info
Opened	Apr. 01, 2013 (7 yrs, 7 mos)
Term	300 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

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✓	✓	✓	✓	✓	✓	●	✓			
2019	✓	✓	✓	✓	✓	✓	●	●	✓	✓	✓	✓
2018	●	✓	✓	✓	✓	✓	✓	✓	✓	●	●	●
2017	●	●	●	●	✓	✓	✓	●	●	✓	●	✓

✓

Last payment	Oct. 01, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Education Loan
Responsibility	Individual Account.
Remarks	Fixed rate
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

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Oct. 31, 2020

\$4,013.00
In good standing

Overview

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

Balance	Highest Balance
\$4013	\$4000
Monthly payment	No Info
Opened	Sep. 16, 2016 (4 yrs, 1 mo)
Term	300 months

Payment History

You’ve made 98% of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✗	✓	✓	✓	✓	✓	✓	✓			
2019	✓	✓	✓	✓	✓	✓	✓	●	✓	✓	✓	✓
2018	●	✓	✓	✓	✓	✓	✓	✓	✓	✓	●	●
2017	●	●	●	●	●	●	●	●	●	✓	●	✓



Last payment	Oct. 01, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Education Loan
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	0/0/1
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

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT
Reported: Oct. 31, 2020

\$2,215.00
In good standing

Overview

You have **95%** left to pay on this student loan.

Balance	Highest Balance
\$2215	\$2333
Monthly payment	No Info
Opened	Sep. 16, 2016 (4 yrs, 1 mo)
Term	300 months

Payment History

You've made **98%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✗	✓	✓	✓	✓	✓	✓	✓			
2019	✓	✓	✓	✓	✓	✓	✓	●	✓	✓	✓	✓
2018	●	✓	✓	✓	✓	✓	✓	✓	✓	✓	●	●
2017	●	●	●	●	●	●	●	●	●	✓	●	✓



Last payment	Oct. 01, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Education Loan
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	0/0/1
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

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NAVIENT

Reported: Oct. 31, 2020

\$3,024.00
In good standing -

Overview

You have 99% left to pay on this student loan.

Balance	Highest Balance
\$3024	\$3068
Monthly payment	No Info
Opened	May 13, 2015 (5 yrs, 6 mos)
Term	300 months

Payment History

You've made **98%** of payments for this account on time.

	J	F	M	A	M	J	J	A	S	O	N	D
2020	✓	✗	✓	✓	✓	✓	✓	✓	✓			
2019	✓	✓	✓	✓	✓	✓	✓	●	✓	✓	✓	✓
2018	●	✓	✓	✓	✓	✓	✓	✓	✓	✓	●	●
2017	●	●	●	●	✓	✓	✓	●	●	✓	●	✓



Last payment	Oct. 01, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	OPEN
Type	Education Loan
Responsibility	Individual Account.
Remarks	Fixed rate
Times 30/60/90 days late	0/0/1
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

DEPT OF ED/NAVIENT
PO BOX 9655
WILKES-BARRE, PA 18773-9655

(999) 999-9999

DEPT OF ED/NELNET

Reported: Dec. 19, 2015

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$3068
Monthly payment	No Info
Opened	May 13, 2015 (5 yrs, 6 mos)
Term	120 months

Payment History

Last payment	No Info
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Transfer/Sold
Type	Education Loan
Responsibility	Individual Account.
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	Dec. 01, 2015

You could dispute an error with equifax

SEE AN ERROR?

Hard Inquiries

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

When you open a new credit account, a hard inquiry will usually get added to your report, which can lower your credit score. We remove the inquiries on your Equifax report.

GO TO EQUIFAX

CERTIFIED CREDIT

Creditor Information

Inquiry: Oct. 19, 2020

DEPT OF ED/NELNET
121 SOUTH 13TH ST
LINCOLN, NE 68508
See an error?

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

Institution Information

No contact information has been reported by this creditor.

Miscellaneous Reptg. Agencies -

ADVANTAGE CREDIT,INC

Inquiry: Jun. 08, 2020

See an error?

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

Institution Information

No contact information has been reported by this creditor.

Miscellaneous Reptg. Agencies -

FACTUAL DATA

Inquiry: Apr. 13, 2020

See an error?

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

Institution Information

No contact information has been reported by this creditor.

Miscellaneous Reptg. Agencies -

FACTUAL DATA

Inquiry: Feb. 18, 2020

Miscellaneous Reptg. Agencies -**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

No contact information has been reported by this creditor.

UNIVERSAL CS / CREDI

Inquiry: Jan. 23, 2020

Miscellaneous Reptg. Agencies -**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

No contact information has been reported by this creditor.

PREMIUM CREDIT BUREA

Inquiry: Dec. 06, 2019

Miscellaneous Reptg. Agencies -**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

No contact information has been reported by this creditor.

FACTUAL DATA

Inquiry: Dec. 04, 2019

Miscellaneous Reptg. Agencies -**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

No contact information has been reported by this creditor.

FACTUAL DATA

Inquiry: Nov. 21, 2019

Miscellaneous Reptg. Agencies -**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

No contact information has been reported by this creditor.

ADVANTAGE CREDIT,INC

Inquiry: Nov. 04, 2019

Miscellaneous Reptg. Agencies -**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**All Banks** -

Inquiry: Oct. 06, 2019

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

UNIVERSAL CREDIT SER

Inquiry: Sep. 27, 2019

Miscellaneous Reptg. Agencies**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

No contact information has been reported by this creditor.

VERIZON WIRELESS-IW

Inquiry: Sep. 09, 2019

Telephone Companies**Contact the inquirer: MAIL ONLY****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

VERIZON WIRELESS-IW
PO BOX 177
LAKELAND, FL
33802

CITIBANK N A

Inquiry: Apr. 09, 2019

All Banks

Contact the inquirer: MAIL ONLY**See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

CITIBANK N A
ONE COURT SQUARE
LONG ISLAND CITY, NY
11120

COMCAST - CHICAGO

Inquiry: Apr. 01, 2019

Telephone Companies

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: Feb. 24, 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

CIC CREDIT

Inquiry: Dec. 20, 2018

Miscellaneous Reptg. Agencies -

See an error?

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

Institution Information

No contact information has been reported by this creditor.

STERLING

Inquiry: Nov. 29, 2018

Jewelers
(800) 877-3616 -

See an error?

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

Institution Information

STERLING
375 GHENT ROAD STORE #10
AKRON, OH
44333-4601
[\(800\) 877-3616](#)

Collections

FIRST FEDERAL CREDIT

Reported: Oct. 16, 2020

\$927.00

Needs Attention

-

Overview

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

Balance	Highest Balance
\$927	\$927
Opened	Jul. 13, 2020 (3 mos)
Account status	Open
Type	No Info
Responsibility	Individual Account.
Remarks	Medical
Original Creditor Name	EMERGENCY PHYS OF CE
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 FEDERAL CREDIT
INC.
BEACHWOOD, OH 44122

(216) 360-2000

NELSON CRUZ AND ASSO

Reported: Oct. 15, 2020

\$1,220.00
Needs Attention

Overview

You have 100% left to pay on this collection.

Balance	Highest Balance
\$1220	\$1220
Opened	Aug. 05, 2020 (3 mos)
Account status	Open
Type	Factoring Company Account (debt buyer)
Responsibility	Individual Account.
Remarks	Collection account
Original Creditor Name	TEMPOE LLC
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

NELSON CRUZ AND ASSO
9535 FOREST LANE SUIT 1149535
DALLAS, TX 75243

(888) 757-3930

RECEIVABLE MGMT SVCS

Reported: Oct. 09, 2020

\$0.00
Closed

Overview

You have 0% left to pay on this collection.

Balance	Highest Balance
\$0	\$654
Opened	Dec. 21, 2017 (2 yrs, 10 mos)
Account status	Closed
Type	No Info
Responsibility	Individual Account.
Remarks	Consumer disputes this account information Account paid for less than full balance
Original Creditor Name	PROGRESSIVE SELECT INS CO
Closed	Oct. 09, 2020 (1 mo)

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

RECEIVABLE MGMT SVCS
240 EMERY STREET
BETHLEHEM, PA 18015

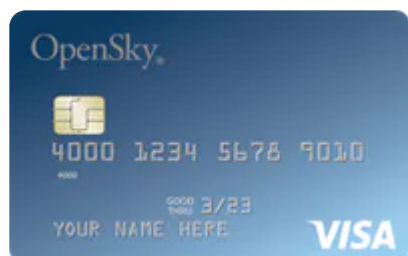
(877) 575-8182

^
Hide closed (1)

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. 09, 2020, you have no public records on your report.

OpenSky® Secured Credit Visa® Card

1116 Reviews

Credit Karma’s take for this offer

EXCELLENT APPROVAL ODDS



MIN. DEPOSIT	REGULAR PURCHASE APR	ANNUAL FEE
\$200	17.39%*	\$35
Refundable	Variable	

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