

View report from

Nov 27, 2020

▼

STACY L GIST

542

Calculated using VantageScore 3.0
Provided by TransUnion

Personal Information




NAMES REPORTED

STACY L GIST
STACY GISTDICKS

EMPLOYMENT INFO

VENUS SWIMWEAR
VENUS FASHION WEARHOUSE

ADDRESSES REPORTED

-  5601 EDENFIELD RD 706
JACKSONVILLE, FL
32277
-  1038 CALIENTE DR 11
JACKSONVILLE, FL
32211
-  1000 DRIPS LLC 5601 EDENFIELD RD 706
JACKSONVILLE, FL
32277

Accounts

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

See an error?

AUTO LOANS

WESTLAKE FINANCIAL SERVI

Reported: Oct. 31, 2020

\$7,620.00

Closed

Overview

You have 37% left to pay on this loan.

Balance	Highest Balance
\$7620	\$20778
Monthly payment	\$0
Opened	Mar. 17, 2018 (2 yrs, 8 mos)
Term	72 months

Payment History

Last payment	Apr. 23, 2019
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Auto Loan
Responsibility	Individual
Remarks	Charged off as bad debt Profit and loss write-off
Times 30/60/90 days late	0/0/0
Closed	Feb. 28, 2019

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

WESTLAKE FINANCIAL SERVI
4751 WILSHIRE BVLD
LOS ANGELES, CA 90010

(323) 692-8800

CREDIT CARDS

VYSTAR CU

Reported: Nov. 13, 2020

\$772.00

In good standing

Overview

You're currently using **103%** of your account's limit.

Balance	Credit limit
\$772	\$750
Monthly payment	\$15
Opened	Sep. 23, 2016 (4 yrs, 2 mos)

Payment History

You've made **94%** 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	Nov. 02, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	30-59 Days Late

Account Details

Account status	Open
Type	Credit Card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	3/0/0
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

VYSTAR CU
4441 WESCONNETT BV POB 45085
JACKSONVILLE, FL 32210

(904) 777-6000

APPLIED BANK

Reported: Nov. 10, 2020

\$1,005.00
Closed

Overview

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

Balance	Credit limit
\$1005	No Info
Monthly payment	\$0
Opened	Jun. 06, 2018 (2 yrs, 5 mos)

Payment History

Last payment	Jul. 30, 2018
Current Payment Status	In Collections/ChargeOff
Amount past due	\$1005
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Business Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Profit and loss write-off
Times 30/60/90 days late	0/0/0
Closed	Apr. 04, 2019

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

APPLIED BANK
4700 EXCHANGE COURT
BOCA RATON, FL 33431

FIRST PREMIER BANK

Reported: Nov. 08, 2020

\$847.00
Closed

Overview

You're currently using **121%** of your account's limit.

Balance	Credit limit
\$847	\$700
Monthly payment	\$0
Opened	Aug. 22, 2018 (2 yrs, 3 mos)

Payment History

Last payment	Oct. 04, 2018
Current Payment Status	In Collections/ChargeOff
Amount past due	\$847
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Profit and loss write-off
Times 30/60/90 days late	0/0/0
Closed	Jan. 27, 2019

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

FIRST PREMIER BANK

Reported: Nov. 08, 2020

\$503.00

Closed

Overview

You're currently using **168%** of your account's limit.

Balance	Credit limit
\$503	\$300
Monthly payment	\$0
Opened	Jul. 12, 2017 (3 yrs, 4 mos)

Payment History

Last payment	Nov. 13, 2018
Current Payment Status	In Collections/ChargeOff
Amount past due	\$503
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Profit and loss write-off
Times 30/60/90 days late	0/0/0
Closed	Jan. 27, 2019

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: May 08, 2020

\$0.00

Closed



Overview

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

Balance	Credit limit
\$0	\$300
Monthly payment	\$0
Opened	Jun. 04, 2017 (3 yrs, 5 mos)

Payment History

Last payment	Sep. 12, 2019
Current Payment Status	In Collections/ChargeOff
Amount past due	\$0

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	Dec. 15, 2019

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

CONTINENTAL FIN CO

Reported: Mar. 09, 2020

\$0.00

Closed

Overview

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

Balance	Credit limit
\$0	\$500
Monthly payment	\$0
Opened	Nov. 06, 2018 (2 yrs)

Payment History

Last payment	Aug. 14, 2019
Current Payment Status	In Collections/ChargeOff
Amount past due	\$0
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	Jan. 31, 2020

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

CONTINENTAL FIN CO
4550 NEW LINDEN HILL ROAD
WILMINGTON, DE 19808

(866) 449-4514

THE BANK OF MISSOURI - T

Reported: Feb. 21, 2020

\$0.00

Closed

Overview

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

Balance	Credit limit
\$0	\$300
Monthly payment	\$0
Opened	May 24, 2018 (2 yrs, 6 mos)

Payment History

Last payment	Mar. 27, 2019
Current Payment Status	In Collections/ChargeOff

Amount past due	\$0
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	Sep. 30, 2019

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

THE BANK OF MISSOURI - T
PO BOX 85710
SIOUX FALLS, SD 57118

(844) 548-9721



Overview

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

Balance	Credit limit
\$0	\$300
Monthly payment	\$0
Opened	Apr. 20, 2018 (2 yrs, 7 mos)

Payment History

Last payment	Dec. 11, 2018
Current Payment Status	In Collections/ChargeOff
Amount past due	\$0
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	Aug. 01, 2019

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

CB INDIGO
PO BOX 4499
BEAVERTON, OR 97076

(866) 946-9545

WEBBANK/FINGERHUT

Reported: Apr. 17, 2019

\$0.00

Closed



Overview

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

Balance	Credit limit
\$0	\$500
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Jul. 18, 2018 (2 yrs, 4 mos)

Payment History

Last payment	Nov. 14, 2018
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Current Payment Status	In Collections/ChargeOff
Amount past due	\$0
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Charge account
Responsibility	Individual
Remarks	Charged off as bad debt Purchased by another lender
Times 30/60/90 days late	0/0/0
Closed	Mar. 15, 2019

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**

WEBBANK/FINGERHUT
6250 RIDGEWOOD ROAD
SAINT CLOUD, MN 56303

(866) 734-0342

^

Hide closed (8)

OTHER LOANS

VYSTAR CU

Reported: Nov. 03, 2020

\$470.00

In good standing

-

Overview

You have **94%** left to pay on this loan.

Balance	Highest Balance
\$470	\$502
Monthly payment	\$25
Opened	Aug. 31, 2017 (3 yrs, 2 mos)
Term	0 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. 16, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Open
Type	Line of credit
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

VYSTAR CU
4441 WESCONNETT BV POB 45085
JACKSONVILLE, FL 32210

(904) 777-6000

ATLANTIC CAP BKSELFLENDR

Reported: Oct. 31, 2020

\$618.00

In good standing

Overview

You have 85% left to pay on this loan.

Balance	Highest Balance
\$618	\$724
Monthly payment	\$35
Opened	May 27, 2020 (6 mos)
Term	24 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. 02, 2020
Current Payment Status	Current
Worst Payment Status	Current

Account Details

Account status	Open
Type	Secured loan
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

ATLANTIC CAP BKSELFLENDR
P.O. BOX 550889
ATLANTA, GA 30355

(877) 883-0999

COMMUNITY FIRST CRD UNIO

Reported: Oct. 31, 2020

\$374.00

Closed

Overview

You have 100% left to pay on this loan.

Balance	Highest Balance
\$374	\$374
Monthly payment	\$0
Opened	Aug. 13, 2015 (5 yrs, 3 mos)
Term	0 months

Payment History

Last payment	No Info
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Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Deposit related
Responsibility	Individual
Remarks	Charged off as bad debt Profit and loss write-off
Times 30/60/90 days late	0/0/0
Closed	Apr. 30, 2017

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

COMMUNITY FIRST CRD UNIO
POB 2600
JACKSONVILLE, FL 32232

(904) 371-8006

MARINER FINANCE

Reported: Dec. 31, 2015

\$0.00

Closed

-



Overview

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

Balance	Highest Balance
\$0	\$1579
Monthly payment	\$0
Opened	Nov. 15, 2013 (7 yrs)
Term	18 months

Payment History

Last payment	Apr. 23, 2014
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Type	Secured loan
Responsibility	Individual
Remarks	Charged off as bad debt Account closed due to transfer
Times 30/60/90 days late	0/0/0
Closed	Dec. 31, 2015

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

MARINER FINANCE
8211 TOWN CENTER DR
NOTTINGHAM, MD 21236

(844) 338-2080

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Hide closed (2)

REAL ESTATE LOANS

WRH REALTY SERVICES, INC

Reported: Oct. 07, 2019

\$0.00
In good standing -

Overview

You have 0% left to pay on this real estate loan.

Balance	Highest Balance
\$0	\$1111
Monthly payment	\$1111
Opened	Oct. 17, 2017 (3 yrs, 1 mo)
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
2019	✓	✓	✓	✓	●	✓	✓	✓	●			
2018	●	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017											✓	✓

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

Account Details

Account status	Open
Type	Rental agreement
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/0
Closed	No Info

See an error?

Hard InquiriesDIRECT DISPUTE™

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

SYNC

Inquiry: Apr. 13, 2020

DISPUTE AN ERROR

Travel/Entertainment
(866) 419-4096

■ **Creditor Information**

WRH REALTY SERVICES, INC
8121 N. CALIFORNIA BLVD SUITE 400
See an error?
WALNUT CREEK, CA 94596
Find out how to [dispute a hard inquiry](#)

(866) 289-5977

Institution Information

SYNCB
C/O PO BOX 965037
ORLANDO, FL
32896
(866) 419-4096

TBOM/CONTFIN

Inquiry: Sep. 05, 2019

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

CFNA

Inquiry: Feb. 25, 2019

Travel/Entertainment
(216) 362-3479

See an error?

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

Institution Information

CFNA
PO BOX 81315
CLEVELAND, OH
44181
(216) 362-3479

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.

AMERICOLLECT

Reported: Nov. 23, 2020

\$228.00

Needs Attention

-

Overview

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

Balance	Highest Balance
\$228	\$228
Opened	Jun. 06, 2018 (2 yrs, 5 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	EMERGENCY RESOURCES GROUP
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

AMERICOLLECT
1851 S ALVERNO ROAD
MANITOWOC, WI 54221

(855) 437-0207

SOUTHWEST CREDIT SYSTEMS

Reported: Nov. 23, 2020

\$478.00

Needs Attention

-

Overview

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

Balance	Highest Balance
\$478	\$478

Opened	Jul. 01, 2020 (4 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	11 COMCAST
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

SOUTHWEST CREDIT SYSTEMS
4120 INTERNATIONAL PARKWAY SUITE 1100
CARROLLTON, TX 75007

(844) 551-7928

PORTFOLIO RECOVERY

Reported: Nov. 22, 2020

\$913.00

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance	Highest Balance
\$913	\$913
Opened	Jun. 12, 2020 (5 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Placed for collection
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

CREDIT VISION

Reported: Nov. 20, 2020

\$1,223.00

Needs Attention

Overview

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

Balance	Highest Balance
\$1223	\$1223
Opened	Sep. 02, 2020 (2 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	01 APPLIANCE WAREHOUSE
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

CREDIT VISION
2211 E CONTINENTAL BLVD SUITE 170
SOUTHLAKE, TX 76092

(800) 783-9160

Overview

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

Balance	Highest Balance
\$1247	\$1247
Opened	Feb. 26, 2020 (9 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	01 REFLEX MASTERCARD
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

NCA
P.O. BOX 550 327 WEST FOURTH STREET
HUTCHINSON, KS 67504

(866) 964-5259

LVNV FUNDING LLC

Reported: Nov. 03, 2020

\$526.00

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance	Highest Balance
\$526	\$526
Opened	Mar. 28, 2019 (1 yr, 8 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Account information disputed by consumer, meets FCRA requirements
Original Creditor Name	01 WEBBANK FINGERHUT
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

NATIONAL CREDIT SYSTEMS

Reported: Sep. 13, 2020

\$3,081.00

Needs Attention

Overview

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

Balance	Highest Balance
\$3081	\$3081
Opened	Aug. 17, 2017 (3 yrs, 3 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Dispute resolved; customer disagrees
Original Creditor Name	09 CHELSEA COURTYARDS APTS
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

NATIONAL CREDIT SYSTEMS
P.O. BOX 312125
ATLANTA, GA 31131

(404) 629-2728

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. 27, 2020, you have no public records on your report.

OneMain Financial



★★★★★

339 Reviews

Credit Karma’s take for this partner

VERY GOOD APPROVAL ODDS



LOAN AMOUNT	PAYMENT EST.*
\$10,000	\$392 /month

APR EST.*	LENGTH*
24.02%	36 months
INTEREST & FEES EST.*	
\$5,128	

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