

View report from

Nov 19, 2020

▼

WILLIAM CRUZADO

527

Calculated using VantageScore 3.0

Provided by Equifax

Personal Information

NAMES REPORTED

WILLIAM CRUZADO





EMPLOYMENT INFO

WALGREEN PHARMA

TEMPUS RESORTS

CENZEX HOME TEAM

ADDRESSES REPORTED

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

Show more

▼

Accounts

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

CREDIT CARDS

<div><div></div><div>FIRST PREMIER</div></div>	\$279.00
--	----------

Reported: Nov. 15, 2020

In good standing

Overview

You're currently using **93%** of your account's limit.

Balance	Credit limit
\$279	\$300
<hr/>	
Monthly payment	\$30
<hr/>	
Opened	Aug. 12, 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								✓	✓	✓		
<hr/>												
Last payment											Nov. 01, 2020	
<hr/>												
Current Payment Status											Current	
<hr/>												
Amount past due											\$0	
<hr/>												
Worst Payment Status											Current	

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

FIRST PREMIER
3820 N LOUISE AVE
SIOUX FALLS, SD 57107

(605) 357-3440

CREDIT ONE BANK

Reported: Oct. 20, 2020

\$0.00

Closed



Overview

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

Balance	Credit limit
\$0	\$300
Monthly payment	No Info
Opened	Jan. 24, 2019 (1 yr, 9 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	●	●	●	●	●	●	●	●	●			
2019	●	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	●

Last payment	Nov. 01, 2019
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	No Info
Times 30/60/90 days late	0/0/1
Closed	No Info

You could dispute an error with equifax

SEE AN ERROR?

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GO TO EQUIFAX

Creditor Information

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

(877) 825-3242

^
Hide closed (1)

Hard Inquiries

When you apply for a new credit account, a hard inquiry will usually get added to your report, which can make a small dent in your score. Here are the inquiries on your Equifax report.

<div><div>FIRST PREMIER BANK</div><div>Inquiry: Aug. 02, 2020</div></div>	<div>All Banks</div> <div></div>
<div><div>See an error?</div><div>Find out how to dispute a hard inquiry</div><div><div>Institution Information</div><div>No contact information has been reported by this creditor.</div></div></div>	
<div><div>CAPITAL ONE BANK USA</div><div>Inquiry: Jun. 30, 2019</div></div>	<div><div>All Banks</div><div>Contact the inquirer: MAIL ONLY</div></div> <div></div>

See an error?

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

Institution Information

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

FACTORTRUST, INC.

Inquiry: Mar. 15, 2019

All Others
(678) 391-7081

See an error?

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

Institution Information

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

FACTORTRUST, INC.

Inquiry: Feb. 12, 2019

All Others
(678) 391-7081

See an error?

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

Institution Information

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

STERLING

Inquiry: Dec. 09, 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

CAPITAL ONE BANK USA

Inquiry: Dec. 09, 2018

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

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.

PHOENIX FINANCIAL SE

Reported: Nov. 15, 2020

\$1,802.00

Needs Attention

Overview

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

Balance	Highest Balance
\$1802	\$1802
Opened	Oct. 05, 2020 (1 mo)
Account status	Open
Type	No Info
Responsibility	Individual Account.
Remarks	Medical
Original Creditor Name	RED MOUNTAIN EMERG PHYS 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

PHOENIX FINANCIAL SE
8902 OTIS AVE SUITE 103A
INDIANAPOLIS, IN 46216

(855) 342-6567

PROFESSIONAL ACCOUNT

Reported: Nov. 13, 2020

\$2,269.00

Needs Attention

Overview

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

Balance	Highest Balance
\$2269	\$2269
Opened	Jul. 20, 2020 (4 mos)
Account status	Open
Type	No Info
Responsibility	Individual Account.
Remarks	Medical
Original Creditor Name	BROOKSVILLE REGIONAL HOSPITAL
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

PROFESSIONAL ACCOUNT
7100 COMMERCE WAY STE 100
BRENTWOOD, TN 37027

(615) 465-8500

LVNV FUNDING LLC

Reported: Nov. 03, 2020

\$646.00

Needs Attention

Overview

You have 100% left to pay on this collection.

Balance	Highest Balance
\$646	\$646
Opened	Jun. 16, 2020 (5 mos)
Account status	Open
Type	Factoring Company Account (debt buyer)
Responsibility	Individual Account.
Remarks	Collection account
Original Creditor Name	CREDIT ONE BANK N A
Closed	No Info

You could dispute an error with equifax**SEE AN ERROR?**

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

GO TO EQUIFAX

Creditor Information

LVNV FUNDING LLC
55 BEATTIE PLACE
GREENVILLE, SC 29601

(866) 464-1183

Public Records

Things like bankruptcies and legal judgments against you can show up on your credit report and do some damage to your score.

Lookin' good! As of Nov. 19, 2020, you have no public records on your report.

First Progress Platinum Elite MasterCard® Secured Credit Card

76 Reviews

Credit Karma's take for this offer

EXCELLENT APPROVAL ODDS



MIN. DEPOSIT	REGULAR PURCHASE APR	ANNUAL FEE
\$200	19.99%*	\$29
Refundable	Variable	

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