

View report from

Nov 09, 2020



## SANDRA D NICKLOS

**513**

Calculated using VantageScore 3.0

Provided by TransUnion

### Personal Information

#### NAMES REPORTED

SANDRA D NICKLOS

SANDRA NIKLOS

SANDY NICKLOS

STEVENS,SANDRA,D

#### EMPLOYMENT INFO

DESTINYSCOURSES INC

DESTINYSVOICE INC

#### ADDRESSES REPORTED



6426 RUTLAND ST  
DETROIT, MI  
48228



1935 DOUGLAS ST 1S  
ROCKFORD, IL  
61103



2264 PO BOX 2264  
LOVES PARK, IL  
61131

### Accounts

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

See an error?

You can submit a dispute without leaving Credit Karma. Look for Direct Dispute™ in the details of the account.

AUTO LOANS

CARMAX AUTO FINANCE

Reported: Nov. 02, 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 95% 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. 25, 2020
Current Payment Status	60-89 Days Late

Account Details

Account status	Open
Type	Auto Loan
Responsibility	Individual
Remarks	Dispute resolved; customer disagrees
Times 30/60/90 days late	1/0/1
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

CARMAX AUTO FINANCE  
225 CHASTAIN MEADOWS COURT  
KENNESAW, GA 30144

(800) 925-3612

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. 28, 2020
Current Payment Status	30-59 Days Late
Worst Payment Status	Current

Account Details

Account status	Open
Type	Auto Loan
Responsibility	Individual
Remarks	Dispute resolved; customer disagrees
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

ALLY FINANCIAL  
P.O. BOX 380901  
BLOOMINGTON, MN 55438

(888) 925-2559

CREDIT CARDS

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 **96%** 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. 26, 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
Remarks	No Info
Times 30/60/90 days late	1/0/0
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

CREDIT ONE BANK  
PO BOX 98872  
LAS VEGAS, NV 89193

(877) 825-3242

CREDIT ONE BANK

Reported: Oct. 19, 2020

\$1,295.00  
Needs Attention -

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
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓			
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Last payment Jul. 21, 2020

Current Payment Status 30-59 Days Late

Amount past due \$118

Worst Payment Status Current

### Account Details

Account status Open

Type Credit Card

Responsibility Individual

Remarks No Info

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

Closed No Info

### See an error?

#### DIRECT DISPUTE™

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

**DISPUTE AN ERROR**



Creditor Information

CREDIT ONE BANK  
PO BOX 98872  
LAS VEGAS, NV 89193

(877) 825-3242

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	\$0
Opened	Sep. 28, 2020 (1 mo)

Payment History

Last payment	Oct. 29, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	No Info

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

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

SYNCB/CARE CREDIT  
C/O PO BOX 965036  
ORLANDO, FL 32896

(866) 396-8254

DISCOVER FINANCIAL SERVI

Reported: Oct. 27, 2020

\$2,409.00  
In good standing -

Overview

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

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

### 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											✓	✓

Last payment	Oct. 16, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	60-89 Days Late

### Account Details

Account status	Open
Type	Secured credit card
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	1/1/0
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

DISCOVER FINANCIAL SERVI  
POB 15316  
WILMINGTON, DE 19850

(800) 347-2683

BARCLAYS BANK DELAWARE

Reported: Jun. 05, 2020

\$0.00

In good standing

Overview

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

Balance	Credit limit
\$0	\$22500
Monthly payment	\$0
Opened	May 05, 2017 (3 yrs, 6 mos)

Payment History

You've made 100% of payments for this account on time.

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

Last payment May 30, 2020

Current Payment Status Current

Amount past due \$0

Worst Payment Status Current

### Account Details

Account status Open

Type Flexible spending credit card

Responsibility Terminated

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

BARCLAYS BANK DELAWARE  
P.O. BOX 8803  
WILMINGTON, DE 19899

(888) 232-0780

JPMCB CARD SERVICES

Reported: Jun. 04, 2020

\$0.00  
In good standing -

Overview

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

Balance	Credit limit
\$0	\$40000
Monthly payment	\$0
Opened	Oct. 02, 2017 (3 yrs, 1 mo)

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				✓	✓	✓	✓	✓	✓	✓	✓	✓

Last payment	May 30, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current

Account Details

Account status	Open
Type	Flexible spending credit card
Responsibility	Terminated
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

JPMCB CARD SERVICES  
PO BOX 15369  
WILMINGTON, DE 19850

(800) 945-2000

CAPITAL ONE BANK USA NA

Reported: Sep. 27, 2018

\$0.00

In good standing

Overview

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

Balance	Credit limit
\$0	\$12500
Monthly payment	\$0
Opened	Aug. 23, 2013 (7 yrs, 2 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
2018	✓	✓	✓	✓	✓	✓	✓	✓				
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015											✓	✓

Last payment	Aug. 21, 2018
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	Current



Account Details

Account status	Open
Type	Credit Card
Responsibility	Terminated
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

CAPITAL ONE BANK USA NA  
PO BOX 30281  
SALT LAKE CITY, UT 84130

(800) 955-7070

CAPITAL ONE BANK USA NA  
Reported: Sep. 26, 2018

\$0.00  
In good standing -

Overview

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

Balance	Credit limit
\$0	\$2250

Monthly payment	\$0
-----------------	-----

Opened	Jul. 27, 2011 (9 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
2018	✓	✓	✓	✓	✓	✓	✓	✓				
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015											✓	✓

Last payment	Aug. 21, 2018
--------------	---------------

Current Payment Status	Current
------------------------	---------

Amount past due	\$0
-----------------	-----

Worst Payment Status	Current
----------------------	---------

### Account Details

Account status	Open
----------------	------

Type	Credit Card
------	-------------

Responsibility	Terminated
----------------	------------

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

CAPITAL ONE BANK USA NA  
PO BOX 30281  
SALT LAKE CITY, UT 84130

(800) 955-7070

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	\$0
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									✓	✓	✓	✓

Last payment Oct. 20, 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

### 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

SYNCB/CARE CREDIT  
C/O PO BOX 965036  
ORLANDO, FL 32896

(866) 396-8254

MACYS DEPARTMENT STORES

Reported: Mar. 07, 2017

\$0.00  
In good standing -

Overview

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

Balance	Credit limit
\$0	\$6200
Monthly payment	\$0
Opened	Sep. 25, 2005 (15 yrs, 1 mo)

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	Feb. 08, 2017											
Current Payment Status	Current											
Amount past due	\$0											
Worst Payment Status	Current											

Account Details

Account status	Open
Type	Charge account
Responsibility	Terminated
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

MACYS DEPARTMENT STORES  
PO BOX 8218  
MASON, OH 45040

KAY JEWELERS

Reported: Oct. 30, 2020

\$336.00  
Closed

Overview

You're currently using **22%** of your account's limit.

Balance	Credit limit
\$336	\$1500
Monthly payment	\$30
Opened	Nov. 29, 2018 (1 yr, 11 mos)

### 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												✓

Last payment	Aug. 31, 2020
Current Payment Status	Current
Amount past due	\$0
Worst Payment Status	30-59 Days Late

### Account Details

Account status	Closed
Type	Charge account
Responsibility	Individual
Remarks	Dispute resolved; customer disagrees
Times 30/60/90 days late	2/0/0
Closed	Oct. 09, 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

KAY JEWELERS  
PO BOX 4485  
BEAVERTON, OR 97076

(866) 875-0891

CAPITAL ONE BANK USA NA

Reported: Jul. 25, 2017

\$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	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



	J	F	M	A	M	J	J	A	S	O	N	D
2017	✓	✓	✓	✓	✓	✓						
2016			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Last payment Jul. 07, 2017

Current Payment Status Current

Amount past due \$0

Worst Payment Status Current

### Account Details

Account status Paid

Type Credit Card

Responsibility Individual

Remarks Canceled by credit grantor

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

Closed Jun. 28, 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

CAPITAL ONE BANK USA NA  
PO BOX 30281  
SALT LAKE CITY, UT 84130

(800) 955-7070

^  
Hide closed (2)

OTHER LOANS

ATLANTIC CAP BKSELFLENDR

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. 30, 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

ONEMAIN

Reported: Oct. 31, 2020

\$9,321.00  
Closed

## Overview

You have **93%** left to pay on this loan.

Balance	Highest Balance
\$9321	\$10034
Monthly payment	\$0
Opened	Sep. 21, 2018 (2 yrs, 1 mo)
Term	60 months

## Payment History

Last payment	Nov. 07, 2019
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

## Account Details

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

ONEMAIN  
PO BOX 1010  
EVANSVILLE, IN 47706

(844) 298-9773

ROCK VALLEY FCU

Reported: Sep. 14, 2019

\$0.00

Closed

-

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$3000
Monthly payment	\$0
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. 14, 2019

Current Payment Status Current

Worst Payment Status Current

### Account Details

Account status Closed

Type Unsecured loan

Responsibility Individual

Remarks Closed

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

Closed Sep. 14, 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

ROCK VALLEY FCU  
1201 CLIFFORD DR  
LOVES PARK, IL 61111

(815) 877-0441

AARON RENTS INC

Reported: Nov. 20, 2016

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$1840
Monthly payment	\$0
Opened	Jan. 09, 2015 (5 yrs, 10 mos)
Term	24 months

Payment History

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

Account Details

Account status	Closed
Type	Lease
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Nov. 20, 2016

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

AARON RENTS INC  
400 GALLERIA PKWY SUITE 300  
ATLANTA, GA 30339

(678) 402-3948

ROCK VALLEY FCU

Reported: Jul. 12, 2016

\$0.00

Closed



Overview

You have 0% left to pay on this loan.



Balance	Highest Balance
\$0	\$700
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Jan. 12, 2016 (4 yrs, 9 mos)
<hr/>	
Term	6 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
2016	✓	✓	✓	✓	✓	✓						

Last payment	Jul. 12, 2016
<hr/>	
Current Payment Status	Current
<hr/>	
Worst Payment Status	Current

### Account Details

Account status	Closed
<hr/>	
Type	Unsecured loan
<hr/>	
Responsibility	Individual
<hr/>	
Remarks	Closed
<hr/>	
Times 30/60/90 days late	0/0/0
<hr/>	
Closed	Jul. 12, 2016

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

ROCK VALLEY FCU  
1201 CLIFFORD DR  
LOVES PARK, IL 61111

(815) 877-0441

ROCK VALLEY FCU

Reported: Jan. 12, 2016

\$0.00

Closed



Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$700
Monthly payment	\$0
Opened	Jul. 22, 2015 (5 yrs, 3 mos)
Term	6 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
2015							✓	✓	✓	✓	✓	✓

Last payment	Jan. 12, 2016
--------------	---------------

Current Payment Status	Current
------------------------	---------

Worst Payment Status	Current
----------------------	---------

Account Details

Account status	Closed
----------------	--------

Type	Unsecured loan
------	----------------

Responsibility	Individual
----------------	------------

Remarks	Closed
---------	--------

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

Closed	Jan. 12, 2016
--------	---------------

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

ROCK VALLEY FCU  
1201 CLIFFORD DR  
LOVES PARK, IL 61111

(815) 877-0441

ROCK VALLEY FCU

Reported: Jul. 21, 2015

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$500
Monthly payment	\$0
Opened	Jan. 30, 2015 (5 yrs, 9 mos)
Term	6 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
2015		✓	✓	✓	✓	✓						
Last payment	Jul. 21, 2015											
Current Payment Status	Current											
Worst Payment Status	Current											

Account Details

Account status	Closed
Type	Unsecured loan
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Jul. 21, 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

ROCK VALLEY FCU  
1201 CLIFFORD DR  
LOVES PARK, IL 61111

(815) 877-0441

ROCK VALLEY FCU  
Reported: Jul. 21, 2015

\$0.00  
Closed -

Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$500
<hr/>	
Monthly payment	\$0
<hr/>	
Opened	Jan. 30, 2015 (5 yrs, 9 mos)
<hr/>	
Term	6 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
2015		✓	✓	✓	✓	✓						

Last payment	Jul. 21, 2015
<hr/>	
Current Payment Status	Current
<hr/>	
Worst Payment Status	Current

### Account Details

Account status	Closed
<hr/>	
Type	Unsecured loan
<hr/>	
Responsibility	Individual
<hr/>	
Remarks	Closed
<hr/>	
Times 30/60/90 days late	0/0/0
<hr/>	
Closed	Jul. 21, 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

ROCK VALLEY FCU  
1201 CLIFFORD DR  
LOVES PARK, IL 61111

(815) 877-0441

AARON RENTS INC

Reported: Nov. 21, 2014

\$0.00

Closed



Overview

You have 0% left to pay on this loan.

Balance	Highest Balance
\$0	\$340
Monthly payment	\$0
Opened	Jul. 03, 2014 (6 yrs, 4 mos)
Term	6 months

Payment History

Last payment	Nov. 21, 2014
--------------	---------------

Current Payment Status	Current
Worst Payment Status	No Info

Account Details

Account status	Closed
Type	Lease
Responsibility	Individual
Remarks	Closed
Times 30/60/90 days late	0/0/0
Closed	Nov. 21, 2014

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

AARON RENTS INC  
400 GALLERIA PKWY SUITE 300  
ATLANTA, GA 30339

(678) 402-3948

^  
Hide closed (8)



RENTTRACK.COM

Reported: Oct. 16, 2020

\$0.00

In good standing

Overview

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

Balance	Highest Balance
\$0	\$1500
Monthly payment	\$1500
Opened	Feb. 01, 2020 (9 mos)
Term	1 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	Sep. 23, 2020											
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?

DIRECT DISPUTE™

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

DISPUTE AN ERROR

Creditor Information

RENTTRACK.COM  
13911 RIDGEDALE DRIVE SUITE 401C  
MINNETONKA, MN 55305

(861) 841-9090

RENTAL KHARMA/RESIDENCE

Reported: Aug. 04, 2019

\$0.00  
Closed

Overview

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

Balance	Highest Balance
\$0	\$1000
Monthly payment	\$1000
Opened	Oct. 01, 2016 (4 yrs, 1 mo)
Term	32 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	May 01, 2019
Current Payment Status	Current
Worst Payment Status	Current

### Account Details

Account status	Transferred
Type	Rental agreement
Responsibility	Individual
Remarks	Transfer
Times 30/60/90 days late	0/0/0
Closed	Aug. 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

RENTAL KHARMA/RESIDENCE  
201 MILWAUKEE ST SUITE 200  
DENVER, CO 80206

^  
Hide closed (1)

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	\$0
Opened	Apr. 01, 2013 (7 yrs, 7 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. 11, 2020

Current Payment Status Current

Worst Payment Status 90-119 Days Late

## Account Details

Account status Open

Type Educational

Responsibility Individual

Remarks No Info

Times 30/60/90 days late 0/0/1

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

DEPT OF ED/NAVIENT  
PO BOX 9635  
WILKES BARRE, PA 18773

(888) 272-5543

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	\$0
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. 11, 2020

Current Payment Status Current

Worst Payment Status

90-119 Days Late

**Account Details**

Account status

Open

Type

Educational

Responsibility

Individual

Remarks

No Info

Times 30/60/90 days late

0/0/1

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**

DEPT OF ED/NAVIENT  
PO BOX 9635  
WILKES BARRE, PA 18773

(888) 272-5543

**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	\$0
Opened	Sep. 16, 2016 (4 yrs, 1 mo)
Term	300 months

**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	Oct. 11, 2020
Current Payment Status	Current
Worst Payment Status	90-119 Days Late



Account Details

Account status	Open
Type	Educational
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/1
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

DEPT OF ED/NAVIENT  
PO BOX 9635  
WILKES BARRE, PA 18773

(888) 272-5543

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	\$0
Opened	Sep. 16, 2016 (4 yrs, 1 mo)
Term	300 months

### 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	Oct. 11, 2020
Current Payment Status	Current
Worst Payment Status	90-119 Days Late

### Account Details

Account status	Open
Type	Educational
Responsibility	Individual
Remarks	No Info
Times 30/60/90 days late	0/0/1
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

DEPT OF ED/NAVIENT  
PO BOX 9635  
WILKES BARRE, PA 18773

(888) 272-5543

DEPT OF ED / NELNET

Reported: Dec. 09, 2015

\$0.00

Closed

Overview

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

Balance	Highest Balance
\$0	\$3068
Monthly payment	\$0
Opened	May 13, 2015 (5 yrs, 6 mos)
Term	120 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
2015					✓	✓	✓	✓	✓	✓	✓	

Last payment	No Info
--------------	---------

Current Payment Status	Current
------------------------	---------

Worst Payment Status	Current
----------------------	---------

## Account Details

Account status	Transferred
----------------	-------------

Type	Educational
------	-------------

Responsibility	Individual
----------------	------------

Remarks	Transferred to another lender
---------	-------------------------------

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

Closed	Dec. 09, 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

DEPT OF ED / NELNET  
PO BOX 82561  
LINCOLN, NE 68501

(888) 486-4722

^  
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 TransUnion report.

<div>ELITE RESTAURANT EQUIPME</div> <div>Inquiry: Aug. 10, 2020</div>	<div>Wholesale</div> <div>(347) 698-1001</div> <div>-</div>
---	---

See an error?

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

Institution Information

ELITE RESTAURANT EQUIPME  
301 MOUNT PLEASANT  
NEWARK, NJ  
07104  
(347) 698-1001

<div>CERTIFIED CREDIT REPORTI</div> <div>Inquiry: Jul. 19, 2020</div>	<div>Miscellaneous</div> <div>(909) 724-4747</div> <div>-</div>
---	---

See an error?

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

**Institution Information**

CERTIFIED CREDIT REPORT  
3281 E GUASTI RD SUITE 290  
ONTARIO, CA  
91761  
(909) 724-4747

**ADVANTAGE CREDIT, INC**

Inquiry: Jun. 08, 2020

**Miscellaneous**

**(303) 670-7993**

**See an error?**

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

**Institution Information**

ADVANTAGE CREDIT, INC  
32065 CASTLE COURT #300  
EVERGREEN, CO  
80439  
(303) 670-7993

**FACTUAL DATA**

Inquiry: Apr. 13, 2020

**Miscellaneous**

**(800) 929-2712**

**See an error?**

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

**Institution Information**

FACTUAL DATA  
PO BOX 1055  
PITTSBURGH, PA  
15230  
(800) 929-2712

**KOHL'S/CAPONE**

Inquiry: Feb. 21, 2020

**Department/Variety and Other  
Retail -  
(800) 564-5740****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

KOHL'S/CAPONE  
PO BOX 3115  
MILWAUKEE, WI  
53201  
[\(800\) 564-5740](#)

**CAPITAL ONE**

Inquiry: Feb. 19, 2020

**Bank -  
(800) 695-6950****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

CAPITAL ONE  
PO BOX 30253  
SALT LAKE CITY, UT  
84130  
[\(800\) 695-6950](#)

**TBOM/GENESIS**

Inquiry: Feb. 19, 2020

**Bank -  
(866) 293-1661****See an error?**

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

**Institution Information**

TBOM/GENESIS  
PO BOX 4499  
BEAVERTON, OR  
97076  
[\(866\) 293-1661](#)

**FACTUAL DATA**

Inquiry: Feb. 18, 2020

Credit Union

(877) 237-8317

-

**See an error?**

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

**Institution Information**

FACTUAL DATA  
875 GREENTREE ROAD  
PITTSBURGH, PA  
15220  
[\(877\) 237-8317](#)

**SUNTRUST DBA LIGHTSTREAM**

Inquiry: Jan. 27, 2020

Bank

(800) 786-8787

-

**See an error?**

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



**Institution Information**

SUNTRUST DBA LIGHTSTREAM  
600 W BROADWAY SUITE 2000  
SAN DIEGO, CA  
92101  
(800) 786-8787

**CREDITLINK**

Inquiry: Jan. 23, 2020

**Miscellaneous**

**(610) 284-1000**

**See an error?**

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

**Institution Information**

CREDITLINK  
370 REED ROAD SUITE 100  
BROOMALL, PA  
19008  
(610) 284-1000

**PREMIUM CREDIT BUREAU**

Inquiry: Dec. 06, 2019

**Miscellaneous**

**(800) 322-8825**

**See an error?**

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

**Institution Information**

PREMIUM CREDIT BUREAU  
2412 NW 87 PLACE  
DORAL, FL  
33172  
(800) 322-8825

**FACTUAL DATA**

Inquiry: Dec. 04, 2019

**Miscellaneous**  
**(800) 929-2712****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**FACTUAL DATA  
PO BOX 1055  
PITTSBURGH, PA  
15230  
[\(800\) 929-2712](#)**FACTUAL DATA**

Inquiry: Nov. 21, 2019

**Miscellaneous**  
**(800) 929-2712****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**FACTUAL DATA  
PO BOX 1055  
PITTSBURGH, PA  
15230  
[\(800\) 929-2712](#)**ADVANTAGE CREDIT, INC**

Inquiry: Nov. 04, 2019

**Miscellaneous**  
**(303) 670-7993****See an error?**

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

**Institution Information**

ADVANTAGE CREDIT, INC  
32065 CASTLE COURT #300  
EVERGREEN, CO  
80439  
[\(303\) 670-7993](#)

**CREDCO**

Inquiry: Oct. 25, 2019

Miscellaneous  
**(800) 637-2422**

**See an error?**

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

**Institution Information**

CREDCO  
10277 SCRIPPS RANCH BOULEVARD  
SAN DIEGO, CA  
92131  
[\(800\) 637-2422](#)

**CAPITAL ONE**

Inquiry: Oct. 06, 2019

Bank  
**(800) 955-7070**

**See an error?**

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

**Institution Information**

CAPITAL ONE  
15000 CAPITAL ONE  
RICHMOND, VA  
23238  
(800) 955-7070

**CREDCO**

Inquiry: Oct. 05, 2019

**Miscellaneous**

(800) 637-2422

**See an error?**

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

**Institution Information**

CREDCO  
10277 SCRIPPS RANCH BOULEVARD  
SAN DIEGO, CA  
92131  
(800) 637-2422

**CREDCO**

Inquiry: Sep. 29, 2019

**Miscellaneous**

(800) 637-2422

**See an error?**

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

**Institution Information**

CREDCO  
10277 SCRIPPS RANCH BOULEVARD  
SAN DIEGO, CA  
92131  
(800) 637-2422

**UNIVERSAL CREDIT SERVICE**

Inquiry: Sep. 27, 2019

**Miscellaneous****(610) 284-1000****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

UNIVERSAL CREDIT SERVICE  
370 REED ROAD SUIT  
BROOMALL, PA  
19008  
[\(610\) 284-1000](#)

**F. MAC/PNC BANK NATIONAL**

Inquiry: Jul. 19, 2019

**Real Estate and Public  
Accommodations****(937) 910-3775****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

F. MAC/PNC BANK NATIONAL  
3232 NEWMARK DRIVE B6-YM08-01-6  
MIAMISBURG, OH  
45342  
[\(937\) 910-3775](#)

**CREDCO**

Inquiry: Jul. 17, 2019

**Miscellaneous****(800) 637-2422****See an error?**

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

**Institution Information**

CREDCO  
10277 SCRIPPS RANCH BOULEVARD  
SAN DIEGO, CA  
92131  
[\(800\) 637-2422](#)

**CIC CREDIT**

Inquiry: Jul. 11, 2019

**Miscellaneous**  
**(615) 386-2282**

**See an error?**

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

**Institution Information**

CIC CREDIT  
327 CALDWELL DRIVE  
GOODLETTSVILLE, TN  
37072  
[\(615\) 386-2282](#)

**FD/PNCMTGDIVOFPNC**

Inquiry: Jul. 11, 2019

**Bank**  
**(937) 910-1200**

**See an error?**

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

**Institution Information**

FD/PNCMTGDIVOPNC  
3232 NEWMARK DRIVE  
MIAMISBURG, OH  
45342  
(937) 910-1200

**FD/FAIRWAYINDEPENDEN**

Inquiry: Jul. 06, 2019

Credit Union  
(608) 837-4800

**See an error?**

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

**Institution Information**

FD/FAIRWAYINDEPENDEN  
4801 S BILTMORE LA  
MADISON, WI  
53718  
(608) 837-4800

**CREDCO**

Inquiry: Apr. 25, 2019

Finance/Personal  
(800) 523-0233

**See an error?**

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

**Institution Information**

CREDCO  
PO BOX 509124  
SAN DIEGO, CA  
92150  
(800) 523-0233

**CREDIT PLUS**

Inquiry: Mar. 15, 2019

**Miscellaneous****(800) 258-3488****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

CREDIT PLUS

31550 WINTERPLACE

SALISBURY, MD

21804

[\(800\) 258-3488](#)**AURA FINANCIAL LLC**

Inquiry: Mar. 07, 2019

**Finance/Personal****(866) 281-3054****See an error?**Find out how to [dispute a hard inquiry](#)**Institution Information**

AURA FINANCIAL LLC

303 2ND ST SUITE N550

SAN FRANCISCO, CA

94107

[\(866\) 281-3054](#)**CAPITAL ONE BANK USA NA**

Inquiry: Feb. 24, 2019

**Bank****(800) 955-7070****See an error?**



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

**Institution Information**

CAPITAL ONE BANK USA NA  
PO BOX 30281  
SALT LAKE CITY, UT  
84130  
[\(800\) 955-7070](#)

**T-MOBILE**

Inquiry: Feb. 18, 2019

**Utilities and Fuel**  
**(800) 318-9270**

**See an error?**

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

**Institution Information**

T-MOBILE  
12920 SE 38TH ST  
BELLEVUE, WA  
98006  
[\(800\) 318-9270](#)

**700CR/NAPLETON CADILLAC**

Inquiry: Feb. 08, 2019

**Automotive**  
**(815) 398-0505**

**See an error?**

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

Institution Information

700CR/NAPLETON CADILLAC  
505 N PERRYVILLE R  
ROCKFORD, IL  
61107  
(815) 398-0505

CIC CREDIT

Inquiry: Dec. 20, 2018

Miscellaneous

(615) 386-2282

See an error?

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

Institution Information

CIC CREDIT  
327 CALDWELL DRIVE  
GOODLETTSVILLE, TN  
37072  
(615) 386-2282

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.

ENHANCED RECOVERY COMPAN

Reported: Nov. 01, 2020

\$190.00

Needs Attention

Overview

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

Balance

Highest Balance

\$190	\$190
Opened	Aug. 12, 2020 (2 mos)
Account status	Open
Type	Collection Account
Responsibility	Individual
Remarks	Placed for collection
Original Creditor Name	11 COMCAST CABLE COMMUNICATIONS
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

ENHANCED RECOVERY COMPAN  
PO BOX 57547  
JACKSONVILLE, FL 32241

(800) 496-8941

THE RECEIVABLE MANAGEMEN  
Reported: May 06, 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	Collection Account
Responsibility	Individual
Remarks	Account information disputed by consumer, meets FCRA requirements
Original Creditor Name	06 PROGRESSIVE SELECT INS CO
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

THE RECEIVABLE MANAGEMEN  
240 EMERY STREET  
BETHLEHEM, PA 18015

(484) 242-4000

^  
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	

We suggest offers based on your credit, Approval Odds, and money we make from our partners. [Advertiser Disclosure](#)

**Apply now**

[See details, rates, and fees](#)