View report from

Nov 20, 2020



PATRICK L PERSAUD 504

Calculated using VantageScore 3.0 Provided by TransUnion

Personal Information

NAMES REPORTED

PATRICK L PERSAUD

EMPLOYMENT INFO

B B TRANSPORT FRESNO, CA

SELFEMPLOYED1099 EMPLOYEE

ADDRESSES REPORTED

- 2760 WHITE MAGNOLIA LP CLERMONT, FL 34711
- 7188 PO BOX 7188 SEBRING, FL 33872
- 3300 N STATE ROAD 7 117 HOLLYWOOD, FL 33021

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 $^{\text{\tiny M}}$ in the details of the account.

AUTO LOANS

ACHIEVA CREDIT UNION

\$5,209.00 **Closed**

Reported: Apr. 20, 2020

Overview

You have 15% left to pay on this loan.

Balance \$5209	Highest Balance \$35117
Monthly payment	\$630
Opened	Nov. 05, 2015 (5 yrs)
Term	75 months

Payment History

Last payment	Jun. 27, 2019
Current Payment Status	In Repossession
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Туре	Auto Loan
Responsibility	Joint
Remarks	Repossession
Times 30/60/90 days late	0/0/0
Closed	May 23, 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

ACHIEVA CREDIT UNION 10125 ULMERTON RD LARGO, FL 34649

(813) 585-8775

CREDIT CARDS

FIRST PROGRESS CARD

Reported: Nov. 18, 2020

\$284.00

Needs Attention

Overview

You're currently using 142% of your account's limit.

Balance \$284	Credit limit \$200
Monthly payment	\$40
Opened	Jan. 16, 2020 (10 mos)

Payment History

You've made 89% of payments for this account on time.

	J	F	M	Α	М	J	J	Α	S	0	Ν	D
2020		✓	✓	✓	✓	×	✓	✓	✓	✓		
Last pa	ayment	:									Aug. 2	5, 2020
Current Payment Status											-59 Da	ys Late
Amour	nt past	due										\$40
Worst	Payme	nt Stat	us							30	-59 Da	ys Late

Account Details

Account status	Open
Туре	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

FIRST PROGRESS CARD P.O. BOX 84010 COLUMBUS, GA 31908

(888) 379-1075

FIRST PROGRESS CARD

\$285.00

Reported: Nov. 18, 2020

Needs Attention

Overview

You're currently using 143% of your account's limit.

Balance \$285 Monthly payment	Credit limit \$200
Monthly payment	\$40
Opened	Jan. 14, 2020 (10 mos)

Payment History

You've made **89%** of payments for this account on time.

2020	✓	✓	✓	✓	×	✓	✓	✓	✓
Last paym	ent								Aug. 25, 2020
Current Pa	ayment Sta	atus							30-59 Days Late
Amount pa	ast due								\$40
Worst Pay	ment Stat	us							30-59 Days Late

J F M A M J J A S O N D

Account Details

Account status	Open
Туре	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

FIRST PROGRESS CARD P.O. BOX 84010 COLUMBUS, GA 31908

(888) 379-1075

BANK OF AMERICA

\$323.00

Reported: Nov. 12, 2020

In good standing

Overview

You're currently using 2% of your account's limit.

Balance	Credit limit
\$323	\$15000
Monthly payment	\$25
Opened	Jan. 15, 2019 (1 yr, 10 mos)

Payment History

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

	J	F	M	Α	М	J	J	Α	S	Ο	Ν	D
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		

	Free Credit Score & Free Credit Reports With Monitoring Credit Karma												
	J	F	М	Α	М	J	J	Α	S	0	Ν	D	
2019		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Last pa	yment										Nov. 0	7, 2020	
Current	t Paym	ent Sta	atus								(Current	
Amoun	t past	due										\$0	
Worst F	Payme	nt Stat	us								(Current	
Accour	nt Deta	ails											
Accoun	ıt statı	ıs										Open	
Туре											Crec	lit Card	
Respon	sibility	У								Αι	uthorize	ed User	
Remark	(S											No Info	
Times 3	30/60/	90 day	s 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

BANK OF AMERICA PO BOX 982238 EL PASO, TX 79998

(800) 421-2110

CHIME-STRIDE BANK

\$46.00

Reported: Nov. 11, 2020

In good standing

Overview

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

Balance	Credit limit				
\$46	No Info				
Monthly payment	\$0				
Opened	Jan. 14, 2020 (10 mos)				

Payment History

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

	J	F	Μ	Α	Μ	J	J	Α	S	0	Ν	D
2020		✓	✓	✓	✓	✓	✓	✓	✓	✓		
Last pa	ıyment	-									Oct. 12	2, 2020
Current Payment Status											(Current
Amoun	t past	due										\$0
Worst F	Payme	nt Stat	us								(Current

Account Details

Account status	Open
Туре	Secured 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

CHIME-STRIDE BANK PO BOX 417 SAN FRANCISCO, CA 94104

(844) 244-6363

SELF FINANCIAL INC / LEA

Reported: Oct. 31, 2020

\$509.00 In good standing

Overview

You're currently using 102% of your account's limit.

Balance \$509	Credit limit \$500
Monthly payment	\$15
Opened	Apr. 19, 2020 (7 mos)

Payment History

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

	J	F	Μ	Α	М	J	J	Α	S	0	Ν	D
2020				✓	✓	✓	✓	✓	✓			
Last pa	ayment										Oct. 0	9, 2020
Curren	t Paym	ent Sta	atus								(Current
Amount past due												\$0
Worst	Paymeı	nt Stat	us								(Current

Account Details

Account status	Open
Туре	Secured 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

SELF FINANCIAL INC / LEA 515 CONGRESS AVENUE SUITE 2200 AUSTIN, TX 78723

(877) 883-0999

BARCLAYS BANK DELAWARE

\$0.00

Reported: Mar. 17, 2020

In good standing

Overview

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

Balance \$0	Credit limit \$2100
Monthly payment	\$0
Opened	Dec. 17, 2018 (1 yr, 11 mos)

Payment History

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

	J	F	M	Α	М	J	J	Α	S	0	Ν	D
2020	✓	✓										

			Fr	ee Credit	Score & I	Free Cred	lit Reports	With Mo	nitoring (Credit Kaı	rma		
	J	F	М	Α	М	J	J	Α	S	0	Ν	D	
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Last p	ayment	:									Mar. 1	1, 2020	
Currer	nt Paym	ent Sta	atus								(Curren	
Amou	nt past	due										\$0	
Worst	Payme	nt Stat	us								(Curren	
Accou	ınt Deta	ails											
Accou	ınt statı	JS										Oper	
Туре								F	lexible	spendi	ing cred	dit card	
Respo	nsibility	у					Terminated						
Remai	rks											No Info	
Times	30/60/	90 day	s late				0/						
Closed	d											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

CAPITAL ONE BANK USA NA

Reported: Oct. 16, 2020

\$344.00 Closed

Overview

You're currently using 115% of your account's limit.

Balance \$344	Credit limit \$300
Monthly payment	\$0
Opened	Dec. 22, 2018 (1 yr, 11 mos)

Payment History

Last payment	Nov. 21, 2019
Current Payment Status	In Collections/ChargeOff
Amount past due	\$344
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Туре	Credit Card
Responsibility	Individual
Remarks	Charged off as bad debt Dispute resolved; reported by grantor
Times 30/60/90 days late	0/0/0
Closed	Aug. 19, 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

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

(800) 955-7070

COMENITY BANK/VCTRSSEC

Reported: Sep. 15, 2020

\$0.00 Closed

Overview

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

Balance \$0	Credit limit \$250
Monthly payment	\$0
Opened	Dec. 22, 2018 (1 yr, 11 mos)

Payment History

You've made 70% of payments for this account on time.

	J	F	Μ	Α	Μ	J	J	Α	S	Ο	Ν	D
2020	×	×	×	×	×	×	✓	✓				
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Last p	ayment	<u> </u>									Dec. 3	31, 2019
Curren	nt Paym	ent Sta	atus								(Current
Amount past due										\$0		
Worst	Payme	nt Stat	us							120-	149 Da	ys Late

Account Details

Account statu	s Pa	id
Туре	Charge accou	nt
Responsibility	Individu	ıal
Remarks	Account information disputed by consumer, meets FCRA requiremen	ts
Times 30/60/	90 days late 1/2	:/3
Closed	Oct. 01, 20	19

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

COMENITY BANK/VCTRSSEC PO BOX 182789 COLUMBUS, OH 43218

WEBBANK/FINGERHUT

Reported: Aug. 12, 2019

\$0.00 **Closed**

Overview

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

Balance \$0	Credit limit \$300
Monthly payment	\$0
Opened	Dec. 28, 2018 (1 yr, 10 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

			Fr	ee Credit	Score & I	Free Cred	it Reports	With Mo	nitoring	Credit Kar	ma		
	J	F	М	Α	М	J	J	Α	S	Ο	Ν	D	
2019	✓	✓	✓	✓	✓	✓	✓						
Last p	ayment	<u> </u>										No Info	
Curren	nt Paym	ent St	atus								(Current	
Amour	nt past	due										\$0	
Worst	Payme	nt Stat	us								(Current	
Accou	nt Deta	ails											
Accou	nt statı	ıs										Closed	
Туре										C	harge a	ccount	
Respo	nsibilit	У					Individual						
Remar	·ks											Closec	
Times	30/60/	90 day	s late									0/0/0	
Closec	k									Jul. 1	8, 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

\$0.00 Closed

VYSTAR CUReported: May 15, 2019

Overview

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

Balance \$0	Credit limit \$375
Monthly payment	\$0
Opened	Jul. 14, 2018 (2 yrs, 4 mos)

Payment History

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

	J	F	M	Α	M	J	J	Α	S	Ο	Ν	D
2019	✓	✓	✓	✓								
2018							✓	✓	✓	✓	✓	✓
Last p	ayment	:									May 1	4, 2019
Currer	nt Paym	ent Sta	atus								(Current
Amoui	nt past	due										\$0
Worst	Payme	nt Stat	us								(Current

Account Details

Account status	Paid
Туре	Credit Card
Responsibility	Individual
Remarks	Canceled by credit grantor
Times 30/60/90 days late	0/0/0
Closed	May 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

VYSTAR CU 4441 WESCONNETT BV POB 45085 JACKSONVILLE, FL 32210

(904) 777-6000

SYNCB/WAL-MART

Reported: Dec. 01, 2015

\$0.00 Closed

Overview

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

Balance \$0	Credit limit \$1100
Monthly payment	\$0
Opened	Nov. 17, 2014 (6 yrs)

Payment History

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

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2015	✓											
2014												✓
Last payment Oct. 04, 2										4, 2015		
Curren	nt Paym	ent Sta	atus								(Current
Amount past due									\$0			
Worst	Payme	nt Stat	us									Current

Account Details

Account status	Transferred
Туре	Charge account
Responsibility	Authorized User
Remarks	Account closed due to transfer
Times 30/60/90 days late	0/0/0
Closed	Dec. 01, 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

SYNCB/WAL-MART PO BOX 965024 ORLANDO, FL 32896

(855) 893-5848

Hide closed (5)

OTHER LOANS

AUSTIN CAPITAL BANK SSB

Reported: Nov. 01, 2020

\$9,348.00 In good standing

Overview

You have 93% left to pay on this loan.

Balance \$9348	Highest Balance \$10000
Monthly payment	\$100
Opened	Dec. 05, 2019 (11 mos)
Term	120 months

Payment History

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

	J	F	M	Α	M	J	J	Α	S	0	Ν	D
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
2019												✓
Last payment Oct.							Oct. 0	9, 2020				
Current Payment Status						(Current					
Worst	Payme	nt Stat	us								(Current

Account Details

Account status	Open
Туре	Secured loan
	Individual
Responsibility	
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

AUSTIN CAPITAL BANK SSB 8100 SHOAL CREEK AUSTIN, TX 78757

(512) 693-3600

MONEYLION INC

\$804.00

Reported: Oct. 22, 2020

In good standing

Overview

You have 80% left to pay on this loan.

Balance \$804	Highest Balance \$1000
Monthly payment	\$96
Opened	Jun. 21, 2020 (5 mos)
Term	12 months

Payment History

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

	J	F	М	Α	М	J	J	Α	S	0	Ν	D
2020							✓	✓	✓			
Last p	ayment											No Info
Curren	nt Paym	ent St	atus								(Current
Worst	Payme	nt Stat	us								(Current

Account Details

Account status	Open
Туре	Partially secured
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

MONEYLION INC PO BOX 1547 SANDY, UT 84091

(888) 659-8244

VYSTAR CU

Reported: Aug. 03, 2020

\$218.00 Closed

Overview

You have 100% left to pay on this loan.

Balance \$218	Highest Balance \$0
Monthly payment	\$0
Opened	Jun. 30, 2018 (2 yrs, 4 mos)
Term	0 months

Payment History

Last payment	Jun. 20, 2020
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory			
Туре	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	Jul. 11, 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

VYSTAR CU 4441 WESCONNETT BV POB 45085 JACKSONVILLE, FL 32210

(904) 777-6000

WEST CREEK FINANCIAL

Reported: Oct. 31, 2020

\$2,000.00 Closed

Overview

You have 75% left to pay on this loan.

Balance \$2000	Highest Balance \$2650
Monthly payment	\$453
Opened	Aug. 07, 2018 (2 yrs, 3 mos)
Term	12 months

Payment History

Last payment	Sep. 11, 2020
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Derogatory
Туре	Lease
Responsibility	Individual
Remarks	Collection Account Placed for collection
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

WEST CREEK FINANCIAL 4951 LAKE BROOK DR GLEN ALLEN, VA 23060

(844) 937-8275

VERIZON WIRELESS - SOUTH

Reported: Jul. 15, 2020

\$0.00 **Closed**

Overview

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

Balance \$0	Highest Balance \$1107
Monthly payment	\$0
Opened	May 30, 2015 (5 yrs, 5 mos)
Term	0 months

Payment History

Last payment	Oct. 03, 2017
Current Payment Status	In Collections/ChargeOff
Worst Payment Status	No Info

Account Details

Account status	Paid
Туре	Telecommunications/Cellular
Responsibility	Individual
Remarks	Payment after charge off/collection Account information disputed by consumer, meets FCRA requirements
Times 30/60/90	days late 0/0/0
Closed	Apr. 18, 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

VERIZON WIRELESS - SOUTH NATIONAL RECOVERY OPERATIONS P.O. BOX 26055 MINNEAPOLIS, MN 55426

(800) 852-1922

SELF FINANCIAL INC / LEA

Reported: Jun. 26, 2020

\$0.00 Closed

Overview

You have 0% left to pay on this loan.

Balance \$0	Highest Balance \$526
Monthly payment	\$0
Opened	Sep. 15, 2019 (1 yr, 2 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

	Free Credit Score & Free Credit Reports With Monitoring Credit Karma								ma				
	J	F	М	Α	М	J	J	Α	S	Ο	Ν	D	
2020	✓	✓	✓	✓	✓								
2019									✓	✓	✓	✓	
Last pa	ayment	t									Jun. 20	6, 2020	
Curren	it Paym	nent St	atus								(Current	
Worst	Payme	nt Stat	us								(Current	
Accou	nt Deta	ails											
Accou	nt statı	us										Closed	
Туре							Secured loan						
Responsibility							Individual						
Remar	ks							Closed					
Times	Times 30/60/90 days late							0/0/0					

See an error?

Closed

DIRECT DISPUTE™

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

Hard Indulries

When yo which ca

DISPUTE AN ERROR

quiry will usually get added to your report, e the inquiries on your TransUnion report.

SYNCE/AMAZON In the SYNCE AMAZON IN THE SYNCE

iry: Oct - 27,2021 SELF FINANCIAL INC / LEA 515 CONGRESS AVE SUITE 2200 AUSTIN, TX 78701

See an error? (877) 883-0999

Bank (866) 634-8379

Jun. 26, 2020

Find out how to dispute a hard inquiry

Institution Information

SYNCB/AMAZON PO BOX 965015 ORLANDO, FL 32896 (866) 634-8379

C-STACKS, INC DBA JASPER

Inquiry: Oct. 17, 2020

Finance/Personal (855) 398-1428

See an error?

Find out how to dispute a hard inquiry

Institution Information

C-STACKS, INC DBA JASPER 75 SULLIVAN STREET APT. 3S NEW YORK, NY 10012 (855) 398-1428

ELAN FINANCIAL

Inquiry: Sep. 24, 2020

Bank

(800) 803-4212

See an error?

Find out how to dispute a hard inquiry

Institution Information

ELAN FINANCIAL 200 SOUTH 6TH STRE MINNEAPOLIS, MN 55402 (800) 803-4212

KOHLS/CAPONE

Inquiry: Sep. 16, 2020

Department/Variety and Other Retail (800) 564-5740

See an error?

Find out how to dispute a hard inquiry

Institution Information

KOHLS/CAPONE PO BOX 3115 MILWAUKEE, WI 53201 (800) 564-5740

EXETER FINANCE CORP

Inquiry: Sep. 11, 2020

Finance/Personal (800) 321-9637

See an error?

Find out how to dispute a hard inquiry

Institution Information

EXETER FINANCE CORP PO BOX 166097 IRVING, TX 75016 (800) 321-9637

FLAGSHIP CREDIT ACCEPTAN

Inquiry: Sep. 11, 2020

Finance/Personal (800) 707-0114

See an error?

Find out how to dispute a hard inquiry

Institution Information

FLAGSHIP CREDIT ACCEPTAN PO BOX 3807 COPPELL, TX 75019 (800) 707-0114

CONSOLIDATED INFOR SRVC

Inquiry: Jun. 22, 2020

Miscellaneous (908) 813-8555

See an error?

Find out how to dispute a hard inquiry

Institution Information

CONSOLIDATED INFOR SRVC ROUTE 517 PANTHER VALLEY VIL ALLAMUCHY, NJ 07820 (908) 813-8555

ELAN FINANCIAL

Inquiry: Jun. 03, 2020

Bank (800) 803-4212

See an error?

Find out how to dispute a hard inquiry

Institution Information

ELAN FINANCIAL 200 SOUTH 6TH STRE MINNEAPOLIS, MN 55402 (800) 803-4212

EXETER FINANCE CORP

Inquiry: Apr. 29, 2020

Finance/Personal (800) 321-9637

See an error?

Find out how to dispute a hard inquiry

Institution Information

EXETER FINANCE CORP PO BOX 166097 IRVING, TX 75016 (800) 321-9637

FIFTH THIRD BANK

Inquiry: Apr. 29, 2020

Bank

(513) 579-5353

See an error?

Find out how to dispute a hard inquiry

Institution Information

FIFTH THIRD BANK 38 FOUNTAIN SQUARE CINCINNATI, OH 45263 (513) 579-5353

ATLANTIC COAST AUTO

Inquiry: Apr. 29, 2020

Automotive (954) 680-4512

See an error?

Find out how to dispute a hard inquiry

Institution Information

ATLANTIC COAST AUTO 5455 S UNIVERSITY DAVIE, FL 33328 (954) 680-4512

SYNCB/PAYPAL

Inquiry: Apr. 05, 2020

Bank (866) 528-3733

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB/PAYPAL PO BOX 5138 TIMONIUM, MD 21094 (866) 528-3733

ACE CASH EXPRESS

Inquiry: Jan. 23, 2020

Finance/Personal (855) 223-2274

See an error?

Find out how to dispute a hard inquiry

Institution Information

ACE CASH EXPRESS 1231 GREENWAY DR SUITE 600 IRVING, TX 75038 (855) 223-2274

REGIONAL ACCEPTANCE CORP

Inquiry: Jan. 08, 2020

Bank (919) 766-1388

See an error?

Find out how to dispute a hard inquiry

Institution Information

REGIONAL ACCEPTANCE CORP 1424 E FIRE TOWER GREENVILLE, NC 27858 (919) 766-1388

EXETER FINANCE CORP

Inquiry: Jan. 08, 2020

Finance/Personal (800) 321-9637

See an error?

Find out how to dispute a hard inquiry

Institution Information

EXETER FINANCE CORP PO BOX 166097 IRVING, TX 75016 (800) 321-9637

CREDCO

Inquiry: Jan. 08, 2020

Miscellaneous

(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

US BANK

Inquiry: Nov. 23, 2019

Bank

(800) 803-4212

See an error?

Find out how to dispute a hard inquiry

Institution Information

US BANK 200 SOUTH 6TH STRE MINNEAPOLIS, MN 55402 (800) 803-4212

SYNCB/AMAZON

Bank

Inquiry: Nov. 19, 2019

(866) 634-8379

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB/AMAZON PO BOX 965015 ORLANDO, FL 32896 (866) 634-8379

CONTINENTAL FIN CO

Finance/Personal (866) 449-4514

Inquiry: Oct. 17, 2019

See an error?

Find out how to dispute a hard inquiry

Institution Information

CONTINENTAL FIN CO 4550 NEW LINDEN HI 4RTH FLOOR SUITE 4 WILMINGTON, DE 19808 (866) 449-4514

FIFTH THIRD BANK

Inquiry: Oct. 08, 2019

Bank

(800) 972-3030

See an error?

Find out how to dispute a hard inquiry

Institution Information

FIFTH THIRD BANK 38 FOUNTAIN SQUARE CINCINNATI, OH 45263 (800) 972-3030

ELAN FINANCIAL

Inquiry: Sep. 21, 2019

Bank

(800) 803-4212

See an error?

Find out how to dispute a hard inquiry

Institution Information

ELAN FINANCIAL 200 SOUTH 6TH STRE MINNEAPOLIS, MN 55402 (800) 803-4212

BARCLAYS BANK DELAWARE

Inquiry: Sep. 19, 2019

Bank

(866) 370-5931

See an error?

Find out how to dispute a hard inquiry

Institution Information

BARCLAYS BANK DELAWARE PO BOX 8803 WILMINGTON, DE 19899 (866) 370-5931

CLEARONE ADVANTAGE

Inquiry: Feb. 20, 2019

Personal Services Other Than Medical (800) 657-3328

See an error?

Find out how to dispute a hard inquiry

Institution Information

CLEARONE ADVANTAGE 1501 S CLINTON STR SUITE 320 BALTIMORE, MD 21224 (800) 657-3328

EXETER FINANCE CORP

Inquiry: Dec. 29, 2018

Finance/Personal (800) 321-9637

See an error?

Find out how to dispute a hard inquiry

Institution Information

EXETER FINANCE CORP PO BOX 166097 IRVING, TX 75016 (800) 321-9637

CAPITAL ONE AUTO FINANCE

Inquiry: Dec. 29, 2018

Finance/Personal (800) 946-0332

See an error?

Find out how to dispute a hard inquiry

Institution Information

CAPITAL ONE AUTO FINANCE 3905 N DALLAS PARK PLANO, TX 75093 (800) 946-0332

US BANK

Inquiry: Dec. 23, 2018

Bank (800) 803-4212

See an error?

Find out how to dispute a hard inquiry

Institution Information

US BANK 200 SOUTH 6TH STRE MINNEAPOLIS, MN 55402 (800) 803-4212

SYNCB/CHEVRON DC

Inquiry: Dec. 23, 2018

Bank

(866) 448-4367

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB/CHEVRON DC PO BOX 965015 ORLANDO, FL 32896 (866) 448-4367

SYNCB/WALMART PLCC

Inquiry: Dec. 23, 2018

Travel/Entertainment (877) 294-7880

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB/WALMART PLCC PO BOX 965024 ORLANDO, FL 32896 (877) 294-7880

THE CHECK CASHING STORE

Inquiry: Dec. 22, 2018

Finance/Personal (610) 296-3400

See an error?

Find out how to dispute a hard inquiry

Institution Information

THE CHECK CASHING STORE
74 EAST SWEDESFORD SUITE 150
MALVERN, PA
19355
(610) 296-3400

SYNCB/AMAZON

Bank

Inquiry: Dec. 22, 2018

(866) 634-8379

See an error?

Find out how to dispute a hard inquiry

Institution Information

SYNCB/AMAZON PO BOX 965015 ORLANDO, FL 32896 (866) 634-8379

BARCLAYS BANK DELAWARE

Bank

Inquiry: Dec. 22, 2018

(866) 370-5931

See an error?

Find out how to dispute a hard inquiry

Institution Information

BARCLAYS BANK DELAWARE PO BOX 8803 WILMINGTON, DE 19899 (866) 370-5931

CAPITAL ONE BANK USA NA

Inquiry: Dec. 22, 2018

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

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.

Clean slate! As of Nov. 20, 2020, you have no collection accounts on your credit report.

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. 20, 2020, you have no public records on your report.

OpenSky® Secured Credit Visa® Card





Credit Karma's take for this offer



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

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