

powered by **EQUIFAX**

# Three Bureau Credit Report

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Dennis E Meeks  
January 25, 2024

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# 1. Report Summary

Review this summary for a quick view of key information contained in your credit file, as well as your resulting credit scores and ratings.

	Equifax	Experian	TransUnion
Report Date	January 25, 2024	January 25, 2024	January 25, 2024
Average Account Age	5 Years, 9 Months	3 Years, 4 Months	15 Years, 3 Months
Oldest Account	Everwisecu Sep 2014	Dillards Dept Store Aug 2010	Macys/gemb Mar 1993

## Credit Score and Rating

Your credit score and rating are not part of your credit report, but are derived from the information in your file.

Equifax<sup>1</sup>  
**756**  
Very Good

Experian<sup>2</sup>  
**626**  
Fair

TransUnion<sup>3</sup>  
**810**  
Excellent

## Factors affecting your credit score

### Equifax

- The date that you opened your oldest account is too recent
- Available credit on your open bankcard or revolving accounts is too low
- Open real estate account balances are too high compared to their loan amounts
- The balances on your accounts are too high compared to loan amounts
- Number of inquiries adversely affected the score but not significantly

### Experian

- The date that you opened your oldest account is too recent
- The balances on your accounts are too high compared to loan amounts
- Lack of sufficient relevant real estate account information
- Lack of sufficient relevant bankcard or revolving account information
- The number of inquiries was also a factor, but effect was not significant

### TransUnion

- Lack of sufficient credit history on bankcard or revolving accounts
- Lack of sufficient relevant first mortgage account information
- You have either very few loans or too many loans with recent delinquencies
- You have too many inquiries on your credit report.

## Equifax Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by Equifax.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	7	2	\$1,943	\$11,282	\$13,225	15%	\$51
Mortgage	1	1	\$50,002	\$1,398	\$51,400	97%	\$458
Installment	3	3	\$6,266	\$782	\$7,048	89%	\$158
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	11	6	\$58,211	\$13,462	\$71,673	81%	\$667

## Experian Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by Experian.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	6	6	\$1,712	\$490	\$2,202	78%	\$151
Mortgage	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Installment	1	1	\$14,656	\$0	\$14,656	100%	\$354
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	7	7	\$16,368	\$490	\$16,858	97%	\$505

## TransUnion Accounts Summary

Your credit report includes information about activity on your credit accounts that affect your credit score and rating. The table below is an overview of your current accounts and status as reported by TransUnion.

Account Type	Open	With Balance	Total Balance	Available	Credit Limit	Debt-To-Credit	Payment
Revolving	2	1	\$297	\$5,045	\$5,342	6%	\$10
Mortgage	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Installment	0	0	\$0	\$0	\$0	0%	\$0
Other	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	2	1	\$297	\$5,045	\$5,342	6%	\$10

## Other Credit Items

Your credit report includes information about instances of non-account items that may affect your credit score and rating. The table below is a summary of non-account related items on your report.

	Equifax	Experian	TransUnion
Consumer Statements	0	0	0
Personal Information	4	6	4
Inquiries	2	0	2
Public Records	0	0	0
Collections	0	0	0

<sup>1</sup> The credit score provided here uses a proprietary credit model designed by VantageScore. The Equifax Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

<sup>2</sup> The credit score provided here uses a proprietary credit model designed by VantageScore. The Experian Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

<sup>3</sup> The credit score provided here uses a proprietary credit model designed by VantageScore. The TransUnion Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your credit worthiness.

## 2. Revolving Accounts

Revolving accounts are those that include a credit limit and require a minimum monthly payment, such as credit cards.

### 2.1 Assoc/citi (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxxxxxx 1235	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

### Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

### Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

### Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

### Comments

- ACCOUNT CLOSED
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

### Contact

ASSOC/CITI  
EDISON DRIVE  
AUGUSTA,ME 04330  
(207) 623-7900

## 2.2 Ayres

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxx	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

Contact  
AYRES

## 2.3 Cap1/bstby

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxxxxxx 5563	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$3,000	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- AMT IN HIGH CREDIT IS CREDIT LIMIT
- CHARGE

## Contact

CAP1/BSTBY  
1405 FOULK ROAD  
WILMINGTON,DE 19808  
(302) 327-2000



## 2.4 Cb/express

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxx	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CHARGE

## Contact

CB/EXPRESS  
PO BOX 182789  
COLUMBUS,OH 43218

## 2.5 Cb/lerner

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxx 9345	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$50	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

## Contact

CB/LERNER  
PO BOX 182121  
COLUMBUS,OH 43218

## 2.6 Everwisecu

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxxxxxxx 5459	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$5,500	N/A	N/A
Reported Balance	\$1,893	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CREDIT CARD
- AMT IN HIGH CREDIT IS CREDIT LIMIT

## Contact

EVERWISECU

## 2.7 Rnb-mflds

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxx 9451	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CHARGE

## Contact

RNB-MFLDS  
MAIL STOP 2BD P O BOX 9475  
MINNEAPOLIS,MN 55440

## 2.8 Rnb-m Flds

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxx 9121	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CHARGE

## Contact

RNB-M FLDS  
MAIL STOP 2BD P O BOX 9475  
MINNEAPOLIS,MN 55440

2.9 Bank Cr Card

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	Yes	No
Account Number	N/A	xxxxxx 0420	N/A
Account Status	N/A	Pays as Agreed	N/A
Credit Limit	N/A	\$400	N/A
Reported Balance	N/A	\$70	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	☐	☐	☐	✔	✔	✔	✔	✔	✔	✔	✔	✔

✔ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

☐ No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	N/A
60 Days Past Due	N/A	0	N/A
90 Days Past Due	N/A	0	N/A
120 Days Past Due	N/A	0	N/A
Collection Account	N/A	0	N/A
Charge Off	N/A	0	N/A
Included in Bankruptcy	N/A	0	N/A
Repossession	N/A	0	N/A
Too New to Rate	N/A	0	N/A
No Data Available	N/A	3	N/A

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	Revolving	N/A
Loan Type	N/A	chargeaccount	N/A
Creditor Classification	N/A	Unknown	N/A
Status	N/A	Pays as Agreed	N/A
Activity Designator	N/A	Open	N/A
Date Opened	N/A	Nov 01, 2022	N/A
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Dec 01, 2023	N/A
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	0	N/A
Term Frequency	N/A	rev	N/A
Month Reviewed	N/A	9	N/A
Balance	N/A	\$70	N/A
Credit Limit	N/A	\$400	N/A
High Credit	N/A	\$125	N/A
Monthly Payment Amount	N/A	\$5	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- OPEN ACCOUNT
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 11/2023

## Contact

BANK CR CARD  
9300 SW GEMINI DR  
BEAVERTON,OR 97008

## 2.10 Dillards Dept Store (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	Yes	No
Account Number	N/A	xxxxxx 33	N/A
Account Status	N/A	Closed	N/A
Credit Limit	N/A	\$0	N/A
Reported Balance	N/A	\$0	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	☑	☑	☑	☑	☑	☑	☑	☑	☑	☑	☑	☑

✔ Paid on Time

30 30 Days Past Due

60 60 Days Past Due

90 90 Days Past Due

120 120 Days Past Due

C Collection Account

CO Charge-Off

B Included in Bankruptcy

R Repossession

TN Too New to Rate

☑ No Data Available

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	N/A
60 Days Past Due	N/A	0	N/A
90 Days Past Due	N/A	0	N/A
120 Days Past Due	N/A	0	N/A
Collection Account	N/A	0	N/A
Charge Off	N/A	0	N/A
Included in Bankruptcy	N/A	0	N/A
Repossession	N/A	0	N/A
Too New to Rate	N/A	0	N/A
No Data Available	N/A	12	N/A

## Account Details



View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	Revolving	N/A
Loan Type	N/A	chargeaccount	N/A
Creditor Classification	N/A	Unknown	N/A
Status	N/A	Pays as Agreed	N/A
Activity Designator	N/A	Closed	N/A
Date Opened	N/A	Aug 01, 2010	N/A
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Feb 01, 2018	N/A
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	0	N/A
Term Frequency	N/A	N/A	N/A
Month Reviewed	N/A	88	N/A
Balance	N/A	\$0	N/A
Credit Limit	N/A	\$0	N/A
High Credit	N/A	\$89	N/A
Monthly Payment Amount	N/A	\$0	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID:

## Contact

DILLARDS DEPT STORE  
PO BOX 52005  
PHOENIX,AZ 85072

## 2.11 Dillards Dept Store

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	Yes	No
Account Number	N/A	xxxxx 6983	N/A
Account Status	N/A	Pays as Agreed	N/A
Credit Limit	N/A	\$0	N/A
Reported Balance	N/A	\$505	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	☐

✓

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☐

No Data Available

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	N/A
60 Days Past Due	N/A	0	N/A
90 Days Past Due	N/A	0	N/A
120 Days Past Due	N/A	0	N/A
Collection Account	N/A	0	N/A
Charge Off	N/A	0	N/A
Included in Bankruptcy	N/A	0	N/A
Repossession	N/A	0	N/A
Too New to Rate	N/A	0	N/A
No Data Available	N/A	3	N/A

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
<b>Account Type</b>	N/A	Revolving	N/A
<b>Loan Type</b>	N/A	chargeaccount	N/A
<b>Creditor Classification</b>	N/A	Unknown	N/A
<b>Status</b>	N/A	Pays as Agreed	N/A
<b>Activity Designator</b>	N/A	Open	N/A
<b>Date Opened</b>	N/A	Nov 01, 2022	N/A
<b>Date Closed</b>	N/A	N/A	N/A
<b>Date Reported</b>	N/A	Nov 01, 2023	N/A
<b>Date Of Last Activity</b>	N/A	N/A	N/A
<b>Date Of First Delinquency</b>	N/A	N/A	N/A
<b>Deferred Payment Start Date</b>	N/A	N/A	N/A
<b>Balloon Payment Date</b>	N/A	N/A	N/A
<b>Term Duration</b>	N/A	0	N/A
<b>Term Frequency</b>	N/A	rev	N/A
<b>Month Reviewed</b>	N/A	9	N/A
<b>Balance</b>	N/A	\$505	N/A
<b>Credit Limit</b>	N/A	\$0	N/A
<b>High Credit</b>	N/A	\$455	N/A
<b>Monthly Payment Amount</b>	N/A	\$51	N/A
<b>Actual Payment Amount</b>	N/A	N/A	N/A
<b>Amount Past Due</b>	N/A	\$0	N/A
<b>Balloon Payment Amount</b>	N/A	N/A	N/A
<b>Charge Off Amount</b>	N/A	N/A	N/A

## Comments

- OPEN ACCOUNT
- LAST PAID: 10/2023
- THIS IS AN ACCOUNT IN GOOD STANDING

## Contact

DILLARDS DEPT STORE  
PO BOX 52005  
PHOENIX,AZ 85072

## 2.12 Foleys

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	Yes	No
Account Number	N/A	xxxxx	N/A
Account Status	N/A	Pays as Agreed	N/A
Credit Limit	N/A	\$0	N/A
Reported Balance	N/A	\$348	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	☐	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	☐

✓

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☐

No Data Available

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	N/A
60 Days Past Due	N/A	0	N/A
90 Days Past Due	N/A	0	N/A
120 Days Past Due	N/A	0	N/A
Collection Account	N/A	0	N/A
Charge Off	N/A	0	N/A
Included in Bankruptcy	N/A	0	N/A
Repossession	N/A	0	N/A
Too New to Rate	N/A	0	N/A
No Data Available	N/A	3	N/A

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	Revolving	N/A
Loan Type	N/A	chargeaccount	N/A
Creditor Classification	N/A	Unknown	N/A
Status	N/A	Pays as Agreed	N/A
Activity Designator	N/A	Open	N/A
Date Opened	N/A	Nov 01, 2022	N/A
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Nov 01, 2023	N/A
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	0	N/A
Term Frequency	N/A	rev	N/A
Month Reviewed	N/A	9	N/A
Balance	N/A	\$348	N/A
Credit Limit	N/A	\$0	N/A
High Credit	N/A	\$436	N/A
Monthly Payment Amount	N/A	\$35	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- OPEN ACCOUNT
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 11/2023

## Contact

FOLEYS  
PO BOX 1971  
HOUSTON,TX 77251

2.13 Jc Penney/mccbg

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	Yes	No
Account Number	N/A	xxxxxxx 4084	N/A
Account Status	N/A	Pays as Agreed	N/A
Credit Limit	N/A	\$0	N/A
Reported Balance	N/A	\$224	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	☒
2022	☒	☒	☒	☒	☒	☒	☒	☒	☒	✓	✓	✓

✓

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☒

No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	N/A
60 Days Past Due	N/A	0	N/A
90 Days Past Due	N/A	0	N/A
120 Days Past Due	N/A	0	N/A
Collection Account	N/A	0	N/A
Charge Off	N/A	0	N/A
Included in Bankruptcy	N/A	0	N/A
Repossession	N/A	0	N/A
Too New to Rate	N/A	0	N/A
No Data Available	N/A	10	N/A

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	Revolving	N/A
Loan Type	N/A	chargeaccount	N/A
Creditor Classification	N/A	Unknown	N/A
Status	N/A	Pays as Agreed	N/A
Activity Designator	N/A	Open	N/A
Date Opened	N/A	Apr 01, 2023	N/A
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Nov 01, 2023	N/A
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	0	N/A
Term Frequency	N/A	rev	N/A
Month Reviewed	N/A	14	N/A
Balance	N/A	\$224	N/A
Credit Limit	N/A	\$0	N/A
High Credit	N/A	\$260	N/A
Monthly Payment Amount	N/A	\$35	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- OPEN ACCOUNT
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 11/2023

## Contact

JC PENNEY/MCCBG  
PO BOX 65  
DALLAS, TX 75221

## 2.14 Synch/m Wards

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	Yes	No
Account Number	N/A	xxxxxxx 4710	N/A
Account Status	N/A	Pays as Agreed	N/A
Credit Limit	N/A	\$351	N/A
Reported Balance	N/A	\$270	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	☐

✓

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☐

No Data Available

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	N/A
60 Days Past Due	N/A	0	N/A
90 Days Past Due	N/A	0	N/A
120 Days Past Due	N/A	0	N/A
Collection Account	N/A	0	N/A
Charge Off	N/A	0	N/A
Included in Bankruptcy	N/A	0	N/A
Repossession	N/A	0	N/A
Too New to Rate	N/A	0	N/A
No Data Available	N/A	2	N/A

## Account Details



View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	Revolving	N/A
Loan Type	N/A	chargeaccount	N/A
Creditor Classification	N/A	Unknown	N/A
Status	N/A	Pays as Agreed	N/A
Activity Designator	N/A	Open	N/A
Date Opened	N/A	Nov 01, 2022	N/A
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Nov 01, 2023	N/A
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	0	N/A
Term Frequency	N/A	rev	N/A
Month Reviewed	N/A	10	N/A
Balance	N/A	\$270	N/A
Credit Limit	N/A	\$351	N/A
High Credit	N/A	\$349	N/A
Monthly Payment Amount	N/A	\$10	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- OPEN ACCOUNT
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID: 11/2023

## Contact

SYNCB/M WARDS  
PO BOX 965005  
ORLANDO,FL 32896

2.15 Synch/sams Club

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	Yes	No
Account Number	N/A	xxxxx 89	N/A
Account Status	N/A	Pays as Agreed	N/A
Credit Limit	N/A	\$300	N/A
Reported Balance	N/A	\$295	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	☐	✓	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐

✓

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☐

No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	N/A
60 Days Past Due	N/A	0	N/A
90 Days Past Due	N/A	0	N/A
120 Days Past Due	N/A	0	N/A
Collection Account	N/A	0	N/A
Charge Off	N/A	0	N/A
Included in Bankruptcy	N/A	0	N/A
Repossession	N/A	0	N/A
Too New to Rate	N/A	0	N/A
No Data Available	N/A	3	N/A

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	Revolving	N/A
Loan Type	N/A	chargeaccount	N/A
Creditor Classification	N/A	Unknown	N/A
Status	N/A	Pays as Agreed	N/A
Activity Designator	N/A	Open	N/A
Date Opened	N/A	Nov 01, 2022	N/A
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Oct 01, 2023	N/A
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	0	N/A
Term Frequency	N/A	rev	N/A
Month Reviewed	N/A	9	N/A
Balance	N/A	\$295	N/A
Credit Limit	N/A	\$300	N/A
High Credit	N/A	\$290	N/A
Monthly Payment Amount	N/A	\$15	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- OPEN ACCOUNT
- LAST PAID: 09/2023
- THIS IS AN ACCOUNT IN GOOD STANDING

## Contact

SYNCB/SAMS CLUB  
PO BOX 965005  
ORLANDO,FL 32896  
(800) 964-1917

2.16 Cbusasears (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	No	Yes
Account Number	N/A	N/A	xxx
Account Status	N/A	N/A	Closed
Credit Limit	N/A	N/A	\$1,900
Reported Balance	N/A	N/A	\$30

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	☒	☒	✓	✓	☒	☒	✓	✓	✓	✓	✓	✓

✓

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☒

No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
Charge Off	N/A	N/A	0
Included in Bankruptcy	N/A	N/A	0
Repossession	N/A	N/A	0
Too New to Rate	N/A	N/A	0
No Data Available	N/A	N/A	7

# Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	N/A	Revolving
Loan Type	N/A	N/A	chargeaccount
Creditor Classification	N/A	N/A	Unknown
Status	N/A	N/A	Pays as Agreed
Activity Designator	N/A	N/A	Closed
Date Opened	N/A	N/A	Oct 01, 2012
Date Closed	N/A	N/A	N/A
Date Reported	N/A	N/A	Oct 01, 2023
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	N/A	0
Term Frequency	N/A	N/A	min
Month Reviewed	N/A	N/A	43
Balance	N/A	N/A	\$30
Credit Limit	N/A	N/A	\$1,900
High Credit	N/A	N/A	\$721
Monthly Payment Amount	N/A	N/A	\$10
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	N/A	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

## Contact

CBUSASEARS  
13200 SMITH ROAD  
CLEVELAND,OH 44130

2.17 Chase Mht Bk

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	No	Yes
Account Number	N/A	N/A	xxx
Account Status	N/A	N/A	Pays as Agreed
Credit Limit	N/A	N/A	\$5,000
Reported Balance	N/A	N/A	\$297

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	✓

✓

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☒

No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
Charge Off	N/A	N/A	0
Included in Bankruptcy	N/A	N/A	0
Repossession	N/A	N/A	0
Too New to Rate	N/A	N/A	0
No Data Available	N/A	N/A	15

# Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	N/A	Revolving
Loan Type	N/A	N/A	creditcard
Creditor Classification	N/A	N/A	Unknown
Status	N/A	N/A	Pays as Agreed
Activity Designator	N/A	N/A	Open
Date Opened	N/A	N/A	Apr 01, 2011
Date Closed	N/A	N/A	N/A
Date Reported	N/A	N/A	Sep 01, 2023
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	N/A	0
Term Frequency	N/A	N/A	min
Month Reviewed	N/A	N/A	33
Balance	N/A	N/A	\$297
Credit Limit	N/A	N/A	\$5,000
High Credit	N/A	N/A	\$5,000
Monthly Payment Amount	N/A	N/A	\$10
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	N/A	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

## Contact

CHASE MHT BK  
2500 WESTFIELD DR  
ELGIN,IL 60124  
(800) 945-2006

2.18 Chase Na (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	No	Yes
Account Number	N/A	N/A	xxx
Account Status	N/A	N/A	Closed
Credit Limit	N/A	N/A	\$12,000
Reported Balance	N/A	N/A	\$887

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒
2022	✓	☒	☒	☒	☒	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	☒	☒	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	☒	☒	☒	☒	☒	☒	☒	☒	✓	✓	✓	✓

✓

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☒

No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
Charge Off	N/A	N/A	0
Included in Bankruptcy	N/A	N/A	0
Repossession	N/A	N/A	0
Too New to Rate	N/A	N/A	0



	Equifax	Experian	TransUnion
No Data Available	N/A	N/A	18

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	N/A	Revolving
Loan Type	N/A	N/A	creditcard
Creditor Classification	N/A	N/A	Unknown
Status	N/A	N/A	Pays as Agreed
Activity Designator	N/A	N/A	Closed
Date Opened	N/A	N/A	May 01, 2011
Date Closed	N/A	N/A	N/A
Date Reported	N/A	N/A	Sep 01, 2023
Date Of Last Activity	N/A	N/A	Aug 01, 2023
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	N/A	0
Term Frequency	N/A	N/A	min
Month Reviewed	N/A	N/A	48
Balance	N/A	N/A	\$887
Credit Limit	N/A	N/A	\$12,000
High Credit	N/A	N/A	\$12,000
Monthly Payment Amount	N/A	N/A	\$10
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	N/A	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

- ACCOUNT CLOSED BY CONSUMER

Contact

CHASE NA  
2500 WESTFIELD DR  
ELGIN,IL 60124  
(800) 945-2006

2.19 Jcp--mccbg

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	No	Yes
Account Number	N/A	N/A	xxx
Account Status	N/A	N/A	Pays as Agreed
Credit Limit	N/A	N/A	\$0
Reported Balance	N/A	N/A	\$0

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	☐	☐	✓	✓	✓	☐	☐	☐	☐	☐	☐	☐
2022	☐	☐	✓	✓	☐	✓	✓	✓	☐	☐	☐	☐
2021	☐	☐	☐	☐	☐	☐	✓	✓	☐	☐	☐	☐
2020	☐	☐	✓	✓	✓	✓	☐	☐	✓	✓	☐	☐
2019	☐	☐	☐	☐	☐	☐	✓	✓	✓	✓	✓	☐

✓

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☐

No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
Charge Off	N/A	N/A	0
Included in Bankruptcy	N/A	N/A	0
Repossession	N/A	N/A	0
Too New to Rate	N/A	N/A	0

	Equifax	Experian	TransUnion
No Data Available	N/A	N/A	39

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	N/A	Revolving
Loan Type	N/A	N/A	unknownloantype
Creditor Classification	N/A	N/A	Unknown
Status	N/A	N/A	Pays as Agreed
Activity Designator	N/A	N/A	Open
Date Opened	N/A	N/A	Oct 01, 2004
Date Closed	N/A	N/A	N/A
Date Reported	N/A	N/A	Jun 01, 2023
Date Of Last Activity	N/A	N/A	May 01, 2023
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	N/A	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	N/A	N/A	48
Balance	N/A	N/A	\$0
Credit Limit	N/A	N/A	\$0
High Credit	N/A	N/A	\$342
Monthly Payment Amount	N/A	N/A	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	N/A	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

Contact

JCP--MCCBG  
12836  
PITTSBURGH,PA 15241  
(800) 542-0800

2.20 Macys/gemb (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	No	Yes
Account Number	N/A	N/A	xxx
Account Status	N/A	N/A	Closed
Credit Limit	N/A	N/A	\$2,300
Reported Balance	N/A	N/A	\$0

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	☐	☐	☐	✓	✓	☐	☐	✓	✓	☐	☐	☐
2022	☐	☐	☐	✓	✓	☐	☐	✓	✓	☐	✓	✓
2021	☐	☐	☐	☐	☐	☐	☐	✓	✓	✓	☐	☐
2020	✓	✓	✓	✓	✓	✓	✓	✓	☐	☐	☐	☐
2019	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	✓	✓

✓

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☐

No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
Charge Off	N/A	N/A	0
Included in Bankruptcy	N/A	N/A	0
Repossession	N/A	N/A	0
Too New to Rate	N/A	N/A	0

	Equifax	Experian	TransUnion
No Data Available	N/A	N/A	37

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	N/A	Revolving
Loan Type	N/A	N/A	chargeaccount
Creditor Classification	N/A	N/A	Unknown
Status	N/A	N/A	Pays as Agreed
Activity Designator	N/A	N/A	Closed
Date Opened	N/A	N/A	Mar 01, 1993
Date Closed	N/A	N/A	N/A
Date Reported	N/A	N/A	Oct 01, 2023
Date Of Last Activity	N/A	N/A	Oct 01, 2023
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	N/A	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	N/A	N/A	47
Balance	N/A	N/A	\$0
Credit Limit	N/A	N/A	\$2,300
High Credit	N/A	N/A	\$773
Monthly Payment Amount	N/A	N/A	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	N/A	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

Contact

MACYS/GEMB  
9111 DUKE BLVD  
MASON,OH 45040  
(800) 284-7049

### 3. Mortgage Accounts

Mortgage accounts are those that include a credit limit and require a minimum monthly payment, such as credit cards.

#### 3.1 Chase Mtg

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxx 9898	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$50,002	N/A	N/A

#### Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

#### Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

#### Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

#### Comments

- FHA MORTGAGE
- REAL ESTATE MORTGAGE

#### Contact

CHASE MTG  
9225 INDIAN CREEK PKWY. 9TH FL  
OVERLAND PARK,KS 66210  
(913) 661-0555

### 3.2 Pnc Bank (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxx 9451	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

### Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

### Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

### Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

### Comments

- REAL ESTATE MORTGAGE
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

### Contact

PNC BANK  
3232 NEMARK DR  
MIAMISBURG,OH 45342  
(937) 436-3025

## 4. Installment Accounts

Installment accounts are those that include a credit limit and require a minimum monthly payment, such as credit cards.

### 4.1 Everwisecu (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxx 5676	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

### Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

### Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

### Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

### Comments

- UNSECURED
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

### Contact

EVERWISECU  
P O BOX 1395  
SOUTH BEND,IN 46624  
(219) 232-8011



## 4.2 Everwisecu

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxx 5677	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$838	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- UNSECURED

## Contact

EVERWISECU  
P O BOX 1395  
SOUTH BEND,IN 46624  
(219) 232-8011

### 4.3 In Univ Ln

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxxxxxxx 4320	N/A	N/A
Account Status	Pays as Agreed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$1,000	N/A	N/A

### Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

### Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

### Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

### Comments

- STUDENT LOAN

### Contact

IN UNIV LN  
P. O. BOX 1609  
BLOOMINGTON,IN 47402

## 4.4 Keybank Na (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxx 2013	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- AUTO
- CLOSED OR PAID ACCOUNT/ZERO BALANCE

## Contact

KEYBANK NA  
4910 TIEDEMAN ROAD OH 01 51 0562  
BROOKLYN,OH 44144  
(800) 539-2968

## 4.5 Society Nb (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxx 8893	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

Contact  
SOCIETY NB

## 4.6 Sprnglffin (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxx 2466	N/A	N/A
Account Status	Closed	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$0	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- SECURED

## Contact

SPRNLFFIN

## 4.7 Us Dept Ed

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	Yes	No	No
Account Number	xxxxxxx 3342	N/A	N/A
Account Status	No Data Available	N/A	N/A
Credit Limit	\$0	N/A	N/A
Reported Balance	\$4,428	N/A	N/A

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- STUDENT LOAN - PAYMENT DEFERRED

## Contact

US DEPT ED  
PO BOX 7202  
UTICA,NY 13504

4.8 Sales Finance (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	Yes	No
Account Number	N/A	xxxxxxxxxxx 4344	N/A
Account Status	N/A	Closed	N/A
Credit Limit	N/A	\$0	N/A
Reported Balance	N/A	\$0	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	☒	✓	✓	✓	✓	✓	✓	✓	☒	☒
2022	☒	☒	✓	✓	✓	✓	✓	✓	☒	✓	✓	☒

✓

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☒

No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	N/A
60 Days Past Due	N/A	0	N/A
90 Days Past Due	N/A	0	N/A
120 Days Past Due	N/A	0	N/A
Collection Account	N/A	0	N/A
Charge Off	N/A	0	N/A
Included in Bankruptcy	N/A	0	N/A
Repossession	N/A	0	N/A
Too New to Rate	N/A	0	N/A
No Data Available	N/A	7	N/A

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	Installment	N/A
Loan Type	N/A	automobile	N/A
Creditor Classification	N/A	Unknown	N/A
Status	N/A	Pays as Agreed	N/A
Activity Designator	N/A	Closed	N/A
Date Opened	N/A	Oct 01, 2021	N/A
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Nov 01, 2023	N/A
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	60	N/A
Term Frequency	N/A	N/A	N/A
Month Reviewed	N/A	21	N/A
Balance	N/A	\$0	N/A
Credit Limit	N/A	\$0	N/A
High Credit	N/A	\$27,290	N/A
Monthly Payment Amount	N/A	\$0	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- PAID
- THIS IS AN ACCOUNT IN GOOD STANDING
- LAST PAID:

## Contact

SALES FINANCE  
3332 WALDEN AVE  
DEPEW,NY 14043  
(800) 283-2533



4.9 Security Service Fcu

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	Yes	No
Account Number	N/A	xxxxxx 3484	N/A
Account Status	N/A	Pays as Agreed	N/A
Credit Limit	N/A	\$0	N/A
Reported Balance	N/A	\$14,656	N/A

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

Experian

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	✔	☐

✔

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☐

No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	0	N/A
60 Days Past Due	N/A	0	N/A
90 Days Past Due	N/A	0	N/A
120 Days Past Due	N/A	0	N/A
Collection Account	N/A	0	N/A
Charge Off	N/A	0	N/A
Included in Bankruptcy	N/A	0	N/A
Repossession	N/A	0	N/A
Too New to Rate	N/A	0	N/A
No Data Available	N/A	11	N/A

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	Installment	N/A
Loan Type	N/A	unknownloantype	N/A
Creditor Classification	N/A	Unknown	N/A
Status	N/A	Pays as Agreed	N/A
Activity Designator	N/A	Open	N/A
Date Opened	N/A	Jun 01, 2023	N/A
Date Closed	N/A	N/A	N/A
Date Reported	N/A	Nov 01, 2023	N/A
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	48	N/A
Term Frequency	N/A	N/A	N/A
Month Reviewed	N/A	1	N/A
Balance	N/A	\$14,656	N/A
Credit Limit	N/A	\$0	N/A
High Credit	N/A	\$14,656	N/A
Monthly Payment Amount	N/A	\$354	N/A
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	\$0	N/A
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

- OPEN ACCOUNT
- LAST PAID: 10/2023
- THIS IS AN ACCOUNT IN GOOD STANDING

## Contact

SECURITY SERVICE FCU  
16211 LA CANTERA PKWY  
SAN ANTONIO, TX 78256  
(800) 527-7328

## 4.10 Chase Mht Bk (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	No	Yes
Account Number	N/A	N/A	xxx
Account Status	N/A	N/A	Closed
Credit Limit	N/A	N/A	\$0
Reported Balance	N/A	N/A	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

### TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	✓	☒	☒	☒	☒	☒
2018	✓	✓	✓	✓	☒	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒	☒

- ✓ Paid on Time
- 30 30 Days Past Due
- 60 60 Days Past Due
- 90 90 Days Past Due
- 120 120 Days Past Due
- C Collection Account
- CO Charge-Off
- B Included in Bankruptcy
- R Repossession
- TN Too New to Rate
- ☒ No Data Available

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
Charge Off	N/A	N/A	0
Included in Bankruptcy	N/A	N/A	0
Repossession	N/A	N/A	0
Too New to Rate	N/A	N/A	0
No Data Available	N/A	N/A	18

# Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	N/A	Installment
Loan Type	N/A	N/A	unsecured
Creditor Classification	N/A	N/A	Unknown
Status	N/A	N/A	Pays as Agreed
Activity Designator	N/A	N/A	Closed
Date Opened	N/A	N/A	Aug 01, 2014
Date Closed	N/A	N/A	Sep 01, 2019
Date Reported	N/A	N/A	Sep 01, 2019
Date Of Last Activity	N/A	N/A	Aug 01, 2019
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	N/A	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	N/A	N/A	32
Balance	N/A	N/A	\$0
Credit Limit	N/A	N/A	\$0
High Credit	N/A	N/A	\$5,100
Monthly Payment Amount	N/A	N/A	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	N/A	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

## Comments

## Contact

CHASE MHT BK  
250 W HURON ROAD  
CLEVELAND, OH 44113  
(800) 838-1010

4.11 Eds/fleet (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by it is credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	No	Yes
Account Number	N/A	N/A	xxx
Account Status	N/A	N/A	Closed
Credit Limit	N/A	N/A	\$0
Reported Balance	N/A	N/A	\$0

Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

TransUnion

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	☐	✓	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	☐	☐	☐	✓	✓	✓	✓	☐	✓	✓	✓	✓

✓

Paid on Time

30

30 Days Past Due

60

60 Days Past Due

90

90 Days Past Due

120

120 Days Past Due

C

Collection Account

CO

Charge-Off

B

Included in Bankruptcy

R

Repossession

TN

Too New to Rate

☐

No Data Available

Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

	Equifax	Experian	TransUnion
30 Days Past Due	N/A	N/A	0
60 Days Past Due	N/A	N/A	0
90 Days Past Due	N/A	N/A	0
120 Days Past Due	N/A	N/A	0
Collection Account	N/A	N/A	0
Charge Off	N/A	N/A	0
Included in Bankruptcy	N/A	N/A	0
Repossession	N/A	N/A	0
Too New to Rate	N/A	N/A	0

	Equifax	Experian	TransUnion
No Data Available	N/A	N/A	15

Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

	Equifax	Experian	TransUnion
Account Type	N/A	N/A	Installment
Loan Type	N/A	N/A	automobile
Creditor Classification	N/A	N/A	Unknown
Status	N/A	N/A	Pays as Agreed
Activity Designator	N/A	N/A	Closed
Date Opened	N/A	N/A	Apr 01, 2016
Date Closed	N/A	N/A	N/A
Date Reported	N/A	N/A	Apr 01, 2021
Date Of Last Activity	N/A	N/A	N/A
Date Of First Delinquency	N/A	N/A	N/A
Deferred Payment Start Date	N/A	N/A	N/A
Balloon Payment Date	N/A	N/A	N/A
Term Duration	N/A	N/A	0
Term Frequency	N/A	N/A	N/A
Month Reviewed	N/A	N/A	48
Balance	N/A	N/A	\$0
Credit Limit	N/A	N/A	\$0
High Credit	N/A	N/A	\$9,037
Monthly Payment Amount	N/A	N/A	\$0
Actual Payment Amount	N/A	N/A	N/A
Amount Past Due	N/A	N/A	\$0
Balloon Payment Amount	N/A	N/A	N/A
Charge Off Amount	N/A	N/A	N/A

Comments

Contact  
EDS/FLEET  
3 HUNT QUADRANGLE  
HUNTINGTON STAT,NY 11746  
(516) 531-7000

## 4.12 Gecal Autfin (CLOSED)

Your debt-to-credit ratio represents the amount of credit you're using and make up 30% of your credit score. It's calculated by dividing an account's reported balance by its credit limit. The idea range for your debt-to-credit ratio is 30% or less.

	Equifax	Experian	TransUnion
Reported	No	No	Yes
Account Number	N/A	N/A	xxx
Account Status	N/A	N/A	Closed
Credit Limit	N/A	N/A	\$0
Reported Balance	N/A	N/A	\$0

## Payment History

This tables below show up to 7 years of monthly payment history for this account. The numbers in each cell indicate the number of days a payment was due; the letters indicate other account events, such as bankruptcy or collections.

You currently have no Payment History on your credit file.

## Payment Summary

The tables below shows a summary of 7 years of monthly payment history for this account as reported by each bureau.

## Account Details

View the detailed information about this account. Contact the creditor or lender if you have any question.

You currently have no Account Details on your credit file.

## Comments

- CLOSED

## Contact

GEAL AUTFIN  
600 HART ROAD  
BARRINGTON,IL 60010  
(800) 283-2680

# 5. Other Accounts

Other accounts are those that include a credit limit and require a minimum monthly payment, such as credit cards.

You currently have no Other Accounts on your credit file.



# 7. Consumer Statements

Consumer statements are personal notes of up to 100 words (200 words if you live in Maine) you can attach to your credit file to explain the circumstances behind any negative information or to dispute information you feel is incorrect even though a creditor has verified it as correct. Consumer statements are voluntary and have no impact on your credit score.

You currently have no Consumer Statements on your credit file.

## 8. Personal Information

Creditors use your personal information primarily to identify you. This information has no impact on your credit score.

### Identification

Identification is the information in your credit file that indicates your current identification as reported to Equifax, Experian, and TransUnion. It does not affect your credit score or rating.

	Equifax	Experian	TransUnion
Name	Meeks E Dennis	Meeks Edward Dennis	Meeks E Dennis
Formerly Known As	N/A	N/A	N/A
Social Security Number	xxxxx 6928	xxxxx 6928	xxxxx 6928
Date Of Birth	N/A	Jun 29, 1963	N/A

### Contact Information

Contact information is the information in your credit file that indicates your current address as reported to Equifax, Experian, and TransUnion. It does not affect your credit score or rating.

	Equifax	Experian	TransUnion
Information Reported	Yes	Yes	Yes
Address	1802 1ST N GRAND FORKS, ND 58203	1671 SE GOUCHO PORT SAINT LUCIE, FL 34952	1802 N N 1ST GRAND FORKS, ND 58203
Status	Current	Current	Current
Date Reported	9/1/23	11/25/23	12/1/23
Information Reported	No	Yes	No
Address	N/A	11577 S 190TH HERSEY, MI 49639	N/A
Status	N/A	Former	N/A
Date Reported	N/A	2/16/22	N/A
Information Reported	No	Yes	No
Address	N/A	1802 E 1ST GRAND FORKS, ND 58203	N/A
Status	N/A	Former	N/A
Date Reported	N/A	10/14/22	N/A

### Employment History

Employment history is the information in your credit file that indicates your current and former employment as reported to Equifax, Experian, and TransUnion. It does not affect your credit score or rating.

#### Equifax

Company	Occupation	Start Date	End Date	Status	Address
VQE	N/A	N/A	N/A	Former	N/A
KXGVRQV	N/A	N/A	N/A	Former	N/A

#### Experian

Summary	Revolving	Mortgage	Installment	Other	Statements	Personal Info	Inquiries	Public Records	Collections
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Company	Occupation	Start Date	End Date	Status	Address
UTHSC	N/A	Sep 02, 2014	N/A	Current	N/A
COPIES BY CATHY	N/A	Oct 12, 2012	N/A	Former	N/A

TransUnion

Company	Occupation	Start Date	End Date	Status	Address
ABC CO	N/A	N/A	N/A	Former	N/A
ACME	N/A	N/A	N/A	Former	N/A

# 9. Inquiries

Inquiries are requests from creditors and lenders to view your credit report. Inquiries stay on your credit report for up to three years and may negatively impact your credit score.

## Hard Inquiries

Hard inquiries -- those made by potential creditors -- may lower your score if too many occur within a certain timeframe. Hard inquiries stay on your credit report for up to three years, but only impact your credit score for up to one year.

### Equifax

Date	Company	Address
Dec 02, 2023	FIA CSNA	N/A
Oct 27, 2023	TEACHERS C	N/A

### TransUnion

Date	Company	Address
Jan 25, 2024	EQUIFAX	N/A
Dec 09, 2023	MIDLAND CRED	N/A

## Soft Inquiries

Soft inquiries, such as reviewing your own credit file, have no impact on your credit score. Soft inquiries stay on your credit report for up to one year.

You currently have no Soft Inquiries on your credit file.

# 10. Public Records

A public record is a legal document issued by local or federal government that is typically accessible by the public. Only public records pertaining to finance will appear on your credit report. Public records stay on your credit report for 5 to 10 years and have a negative impact on your credit score

## Bankruptcies

Bankruptcies are a legal status granted by a state or federal court that indicates you are unable to pay off outstanding debt. Bankruptcies stay on your credit report for 7 to 10 years, depending on the chapter of bankruptcy you file for. They have a negative impact on your credit score.

You currently have no Bankruptcies on your credit file.

## Judgments

Judgments are a legal status granted by a small claims court that indicates you must pay back an outstanding debt. Judgments stay on your credit report for 7 years from the date filed and have a negative impact on your credit score.

You currently have no Judgments on your credit file.

## Liens

A lien is a legal claim on an asset, such as your house or car, a creditor or lender can take possession of and use to pay off your outstanding debt. Liens stay on your credit report for 7 to 10 years and have a negative impact on your credit score.

You currently have no Liens on your credit file.

## 11. Collections

Collections are accounts with outstanding debt that have been sold by a creditor to a collections agency. Collections stay on your credit report for 7 years plus 180 days from the date the account first became past due. They negatively impact your credit score.

## 12. Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information in this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please <https://www.ai.equifax.com>