

At a glance

FICO[®] Score 8

590

FICO[®] SCORE 8
Experian data Sep 29, 2025

300850

Fair

Account summary

Open accounts1

Self-reported accounts0

Accounts ever late2

Closed accounts0

Collections1

Average account age2 yrs 4 mos

Oldest account2 yrs 8 mos

Overall credit usage

1 %

Credit used: \$5

Credit limit: \$750

Debt summary

Credit card and credit line debt\$5

Self-reported account balance\$0

Loan debt\$0

Collections debt\$925

Total debt\$930



Personal information

Name	Addresses	Employers
ANTHONY RODRIGUEZ	6710 PARK AVE # 402 GUTTENBERG, NJ 07093-4564	-
Also known as	125 ESSEX ST HACKENSACK, NJ 07601-4027	
-	11 HAMPSHIRE RD TOWNSHIP OF WASHINGTON, NJ 07676	

Personal statements

No statement(s) present at this time



Open accounts

KIKOFF LENDING LLC

1

late payment

\$5

Balance updated Aug 31, 2025

Account info

Account name

KIKOFF LENDING LLC

Balance

\$5

Account number

CLXXXX

Balance updated

Aug 31, 2025

Original creditor

-

Credit limit

\$750

Company sold

-

Credit usage

0%

Account type

Charge Card

Monthly payment

\$5

Date opened

Oct 24, 2023

Last Payment Date

Aug 25, 2025

Open/closed

Open

Highest balance

\$65

Status

Open.

Terms

-

Status updated

Dec 2024

Responsibility

Individual

Your statement

-

Payment history

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2025

✓

✓

✓

✓

✓

✓

✓

✓

-

-

-

-

2024

✓

✓

✓

✓

✓

✓

✓

✓

✓

30

✓

✓

2023

-

-

-

-

-

-

-

-

-

✓

✓

✓

✓

Current / Terms met

30

Past due 30 days

-

Data Unavailable

Contact info

Address

PO BOX 40070 RENO,
NV 89504

Phone number

(775) 993-6992

Comments

-



Closed accounts

CAPITAL ONE

Closed

Exceptional payment history

Account info

Account name	CAPITAL ONE	Balance	-
Account number	517805XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$500
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	Jan 20, 2024
Date opened	Jan 31, 2023	Highest balance	\$522
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Individual
Status updated	Feb 2024	Your statement	-

\$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	CLS	-	-	-	-	-	-	-	-	-	-
2023	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

Contact info

Address	PO BOX 31293 SALT LAKE CITY, UT 84131
Phone number	(800) 955-7070

Comments

Account closed at credit grantor's request



Collection accounts

CREDENCE RESOURCE MANA

\$925

Original creditor: T-MOBILE

Account info

Account name

CREDENCE RESOURCE MANA

Balance

\$925

Account number

353114XXX

Balance updated

Sep 06, 2025

Original creditor

T-MOBILE

Original balance

\$925

Company sold

-

Monthly payment

-

Account type

Collection

Past due amount

\$925

Date opened

Jun 06, 2025

Terms

1 Month

Status

Collection account. \$925 past
due as of Sep 2025.

Responsibility

Individual

Status updated

Jun 2025

Your statement

-

Payment history

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2025

-

-

-

-

-

-

C

C

-

-

-

C

Collection

-

Data Unavailable

Contact info

Address

17000 DALLAS PKWY STE
20 DALLAS,
TX 75248

Phone number

-

Comments

-



Public records

No public records reported.



Inquiries

CITI CARDS CBNA

Inquired on Apr 15, 2024

Business Type: Bank Credit Cards

PO BOX 6000

SIOUX FALLS, SD 57117

(800) 950-5114

This inquiry is scheduled to continue on record until May 2026

DISCOVERC

Inquired on Jan 22, 2024

Business Type: Bank Credit Cards

12 READS WAY

NEW CASTLE, DE 19720

By mail only

This inquiry is scheduled to continue on record until Feb 2026

JPMCB CARD

Inquired on Jan 22, 2024

Business Type: Bank Credit Cards

PO BOX 15077

WILMINGTON, DE 19850

(800) 453-9719

This inquiry is scheduled to continue on record until Feb 2026

DISCOVERC

Inquired on Jan 19, 2024

Business Type: Bank Credit Cards

12 READS WAY

NEW CASTLE, DE 19720

By mail only

This inquiry is scheduled to continue on record until Feb 2026

CAP ONE NA

Inquired on Oct 6, 2023

Business Type: Bank Credit Cards

PO BOX 30281

SALT LAKE CITY, UT 84130

(800) 227-4825

This inquiry is scheduled to continue on record until Nov 2025



Credit scores

FICO® Score 8



Your score is below the average score of U.S. consumers, though many lenders will approve loans with this score.

What's helping

✓ No serious delinquency

- There is no evidence of a serious delinquency (90 days past due or greater) or derogatory indicator on your credit report.
- Number of your accounts that were ever 90 days late or worse: 0 accounts
- Virtually no FICO High Achievers have a 90 days late payment or worse listed on their credit report.
- The presence of delinquencies or derogatory indicator in a credit report is a powerful predictor of future payment risk. People with no previous late payments are much more likely to pay on time in the future.

What's hurting

— Collection and/or PR

- You have a public record and/or collection on your credit report.
- Number of collections on your credit report: 1 collection
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- The presence of a derogatory public record (such as a bankruptcy) or collection is highly correlated with future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Satisfying a public record or paying off a collection will not remove a valid item from the credit report and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on the FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.

— Few accounts paid on time

- You have an insufficient number of accounts that are currently paid as agreed.
- Number of your accounts currently being paid as agreed: 1 account
- FICO High Achievers have an average of 6 accounts currently being paid as agreed.
- The FICO® Score considers the number of accounts showing on time payments. Generally, the higher the number reported the lower the risk. Compared to other people with a similar age of credit history, the number of accounts you have that are currently paid as agreed is low.

— Lack of recent non-mortgage loan information

- You have a lack of recent activity from a non-mortgage installment loan.

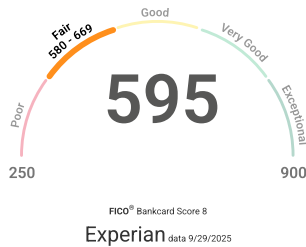
- Your credit report shows a \$0 balance on your non-mortgage loans (such as auto or student loans) or a lack of sufficient recent information about your loans. Having a non-mortgage installment loan with no missed payments and a low balance along with other types of credit demonstrates that a person is able to manage a variety of credit types. Having a 0% installment loan balance to loan amount ratio is considered slightly more risky than having a low installment loan ratio.

— Short account history

- You have a short credit history.
- Your oldest account was opened: 2 Years, 8 Months ago
- FICO High Achievers opened their oldest account 26 years ago, on average.
- Average age of your accounts: 2 Years, 4 Months
- Most FICO High Achievers have an average age of accounts of 10 years or more.
- People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.



FICO® Bankcard Score 8



This is a FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

What's hurting

— Collection and/or PR

- You have a public record and/or collection on your credit report.
- The presence of a derogatory public record (such as a bankruptcy) or collection is highly correlated with future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Satisfying a public record or paying off a collection will not remove a valid item from the credit report and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on the FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.

— Few accounts paid on time

- You have an insufficient number of accounts that are currently paid as agreed.
- The FICO® Score considers the number of accounts showing on time payments. Generally, the higher the number reported the lower the risk. Compared to other people with a similar age of credit history, the number of accounts you have that are currently paid as agreed is low.

— Lack of recent credit card information

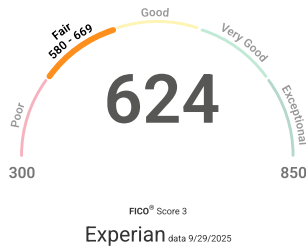
- There is insufficient or no recent activity on credit cards and/or bank-issued open-ended accounts.
- The FICO® Score evaluates the mix of credit cards, loans and mortgages on a credit report. Your credit report shows no open credit cards and/or bank-issued open-ended accounts or sufficient recent information about your credit cards and/or bank-issued open-ended accounts. People who demonstrate responsible use of different types of credit, including credit cards, are generally less risky to lenders.

— Lack of recent non-mortgage loan information

- You have a lack of recent activity from a non-mortgage installment loan.
- Your credit report shows a \$0 balance on your non-mortgage loans (such as auto or student loans) or a lack of sufficient recent information about your loans. Having a non-mortgage installment loan with no missed payments and a low balance along with other types of credit demonstrates that a person is able to manage a variety of credit types. Having a 0% installment loan balance to loan amount ratio is considered slightly more risky than having a low installment loan ratio.



FICO® Score 3



This is a previous FICO® Score version used primarily in credit card lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

What's hurting

— Collection and/or PR

- You have a public record and/or collection on your credit report.
- The presence of a derogatory public record (such as a bankruptcy) or collection is highly correlated with future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Satisfying a public record or paying off a collection will not remove a valid item from the credit report and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on the FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.

— Recent collection and/or PR

- You have a recent public record and/or collection on your credit report.
- The recency of a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Note, satisfying the public record or paying off the collection will not remove the item and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on a FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.

— Recent missed payment

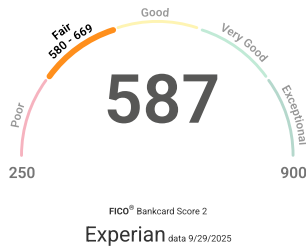
- You recently missed a payment or had a derogatory indicator reported on your credit report.
- The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

— Bad payment history

- You have one or more accounts showing missed payments or derogatory indicators.
- The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.



FICO® Bankcard Score 2



This is a previous FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

What's hurting

— Collection and/or PR

- You have a public record and/or collection on your credit report.
- The presence of a derogatory public record (such as a bankruptcy) or collection is highly correlated with future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Satisfying a public record or paying off a collection will not remove a valid item from the credit report and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on the FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.

— Lack of recent credit card information

- There is insufficient or no recent activity on credit cards and/or bank-issued open-ended accounts.
- The FICO® Score evaluates the mix of credit cards, loans and mortgages on a credit report. Your credit report shows no open credit cards and/or bank-issued open-ended accounts or sufficient recent information about your credit cards and/or bank-issued open-ended accounts. People who demonstrate responsible use of different types of credit, including credit cards, are generally less risky to lenders.

— Bad payment history

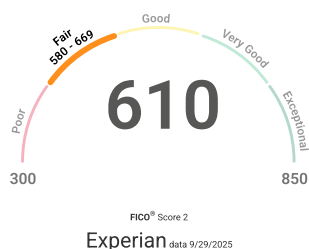
- You have one or more accounts showing missed payments or derogatory indicators.
- The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

— Short account history

- You have a short credit history.
- People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.



FICO® Score 2



This is a previous FICO® Score version used primarily in mortgages lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

What's hurting

— Collection and/or PR

- You have a public record and/or collection on your credit report.
- The presence of a derogatory public record (such as a bankruptcy) or collection is highly correlated with future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Satisfying a public record or paying off a collection will not remove a valid item from the credit report and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on the FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.

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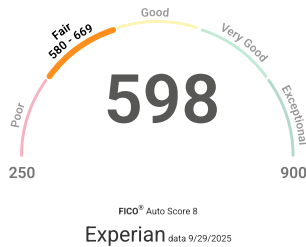
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— Recent collection and/or PR

- You have a recent public record and/or collection on your credit report.
- The recency of a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. However, newer versions of the score including FICO® Score 9, FICO® Score 10, and FICO® Score 10 T only consider unpaid collections. Note, satisfying the public record or paying off the collection will not remove the item and it will still be considered by a FICO® Score as long as it is reported. As these items age, they may have less impact on a FICO® Score. Most public records and collections stay on your report for no more than seven years - though there are certain items that could remain longer.



FICO® Auto Score 8



This is a FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

What's hurting

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— Lack of recent non-mortgage loan information

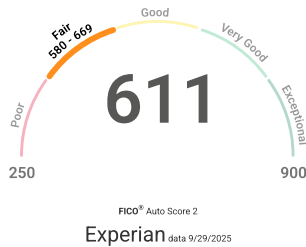
- You have a lack of recent activity from a non-mortgage installment loan.
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Disclaimer

About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.