

DAVID C VASQUEZ**Personal & Confidential****Date Generated**

Dec 26, 2021

Report Number

2734-4912-09

**At a
Glance****18 Accounts****0 Public Records****4 Hard Inquiries****Personal Information****6** Names**19** Addresses**1** Employers**3** Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names**DAVID C
VASQUEZ**

Name ID #11232

DAVID VASQUEZ

Name ID #14007

**CHARLES D
VASQUEZ**

Name ID #22167

**CHARLES GD
VASQUEZ**

Name ID #5047

**CHARLES G
VASQUEZ**

Name ID #26235

**DAVID CHARLES
VASQUEZ**

Name ID #16150

Addresses

**155 NW KINGS
BLVD APT449
CORVALLIS OR,
97330-6558**

Address ID
#0667935025
Apartment
complex

**155 NW KINGS
BLVD APT248
CORVALLIS OR,
97330-6285**

Address ID
#0669343278
Apartment
complex

**155 NW KINGS
BLVD APT647
CORVALLIS OR,
97330-6565**

Address ID
#0753332411
Apartment
complex

**155 NW KINGS
BLVD
CORVALLIS OR,
97330-5692**

Address ID
#0821864561
Multifamily

**544 NW 7TH ST
CORVALLIS OR,
97330-6310**

Address ID
#0199013803
Single family

**328 NW KINGS
BLVD
CORVALLIS OR,
97330-5545**

Address ID
#0199010875
Single family

**2645 NW TAYLOR
AVE UNIT100
CORVALLIS OR,
97330-5456**

Address ID
#0775187294
Multifamily

**3928 NW
WALNUT PL
CORVALLIS OR,
97330-1034**

Address ID
#0198996860
Single family

**909 BURROWING
OWL DR
FORT COLLINS
CO, 80525-5968**

Address ID
#0691287782
Single family

**127 NW 13TH ST
CORVALLIS OR,
97330-5940**

Address ID
#0199012708
Single family

**6300 SW GRAND
OAKS DR
APTH102
CORVALLIS OR,
97333-4099**

Address ID
#0498600737
Apartment
complex

**623 NW 23RD ST
CORVALLIS OR,
97330-5613**

Address ID
#0633554920
Single family

**620 NW 27TH ST
CORVALLIS OR,
97330-5224**

Address ID
#0199009917
Single family

**2960 NW TYLER
AVE APT103
CORVALLIS OR,
97330-5262**

Address ID
#0489205321
Apartment
complex

**2960 NW TYLER
AVE
CORVALLIS OR,
97330-5262**

Address ID
#0199009625
Multifamily

**10496 SW
BONANZA WAY
PORTLAND OR,
97224-4339**

Address ID
#0198645112
Single family

**527 NW 23RD ST
CORVALLIS OR,
97330-5612**

Address ID
#0199011361
Single family

**1555 NW KINGS
BLVD APT647
CORVALLIS OR,
97330-2526**

Address ID
#0882744186
Single family

**2807
STRATHALLAN
AVE
HENDERSON NV,
89044-8772**

Address ID
#0579701951
Single family

Year of Birth

1979

Phone Numbers

(925) 256-4294

Residential

(925) 818-1172

Cellular

Employers

OREGON STATE UNIVERSITY

Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

ADS/COMENITY/BUCKLE



Account Info

Account Name	ADS/COMENITY/BUCKLE
Account Number	585637XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	08/09/2008
Status	Closed/Never late.
Status Updated	Aug 2013
Balance	\$0

Balance Updated	08/26/2013
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$1,000
Highest Balance	\$0
Terms	NA
On Record Until	Aug 2023



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2013	●	●	●	●	●	●	●	CLS	—	—	—	—
2012	●	●	●	●	●	●	●	●	●	●	●	●
2011	—	—	—	—	—	—	—	—	●	●	●	●
2010	—	—	—	—	—	—	—	—	—	—	—	—
2009	●	●	●	●	—	—	—	—	—	—	—	—
2008	—	—	—	—	—	—	—	●	●	●	●	●

● Current on payments CLS Closed



Contact Info

Address
PO BOX 182789,
COLUMBUS OH 43218



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

BEST BUY/CBNA



Account Info

Account Name
BEST BUY/CBNA

Account Number
700106XXXXXXXXXX

Account Type	Charge Card
Responsibility	Individual
Date Opened	01/01/2010
Status	Paid, Closed/Never late.
Status Updated	Jan 2014
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$3,000
Highest Balance	\$1,461
Terms	NA
On Record Until	Jan 2024



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2014	CLS	—	—	—	—	—	—	—	—	—	—	—
2013	—	—	—	—	—	—	—	—	—	—	●	●

● Current on payments CLS Closed



Contact Info

Address	PO BOX 6497, SIOUX FALLS SD 57117
Phone Number	(888) 574-1301



Comment

Current:

Account closed at consumer's request.

Previous:

None

FM/FIRSTMARK SERVICED TRUST

Account Info



Account Name	FM/FIRSTMARK SERVICED TRUST
Account Number	296XXXX
Account Type	Education
Responsibility	Individual
Date Opened	04/15/2005
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$3,039
Balance Updated	11/30/2021
Recent Payment	\$90
Monthly Payment	\$90
Original Balance	\$5,000
Highest Balance	\$0
Terms	144 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	—	—	—	●	●	●	●	●	●	●	●	—

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$3,099	\$90	\$90 on 10/6/2021
Sep 2021	\$3,173	\$90	\$90 on 9/6/2021
Aug 2021	\$3,245	\$90	\$90 on 8/6/2021
Jul 2021	\$3,317	\$90	\$92 on 7/6/2021
Jun 2021	\$3,392	\$92	\$92 on 6/6/2021
May 2021	\$3,465	\$92	\$92 on 5/6/2021
Apr 2021	\$3,539	\$92	\$92 on 4/6/2021

Additional info

The original amount of this account was \$5,000



Contact Info

Address

121 S 13TH ST STE 201,
LINCOLN NE 68508

Phone Number

(888) 538-7378

JPMCB CARD



Account Info

Account Name	JPMCB CARD
Account Number	414720XXXXXXXXXX
Account Type	Credit Card
Responsibility	Individual
Date Opened	06/03/2021
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$73
Balance Updated	11/26/2021
Recent Payment	\$0
Monthly Payment	\$35
Credit Limit	\$9,600
Highest Balance	\$1,762
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	—	—	—	—	—	●	●	●	●	●	●	—
●	Current on payments											



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$0	\$0	\$0 on 10/28/2021
Sep 2021	\$0	\$0	\$0 on 9/27/2021
Aug 2021	\$1	\$1	\$0 on 8/24/2021

Date	Balance	Scheduled Payment	Paid
Jul 2021	\$486	\$35	\$0 on 7/4/2021
Jun 2021	\$61	\$35	\$0

Additional info

Between Jun 2021 and Oct 2021, your credit limit/high balance was \$9,600



Contact Info

Address	PO BOX 15369, WILMINGTON DE 19850
Phone Number	(800) 945-2000

JPMCB CARD



Account Info

Account Name	JPMCB CARD
Account Number	438857XXXXXXXXXX
Account Type	Credit Card
Responsibility	Individual
Date Opened	02/24/2020
Status	Paid, Closed/Never late.
Status Updated	Nov 2020
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$12,200
Highest Balance	\$0
Terms	NA
On Record Until	Nov 2030



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2020	—	—	●	●	●	●	●	●	●	●	CLS	—

● Current on payments CLS Closed



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2020	\$0	\$0	\$0
Sep 2020	\$0	\$0	\$0
Aug 2020	\$0	\$0	\$0
Jul 2020	\$0	\$0	\$0
Jun 2020	\$0	\$0	\$0
May 2020	\$0	\$0	\$0
Apr 2020	\$0	\$0	\$0
Mar 2020	\$0	\$0	\$0

Additional info

Between Mar 2020 and Oct 2020, your credit limit/high balance was \$12,200



Contact Info

Address

PO BOX 15369,
WILMINGTON DE 19850

Phone Number

(800) 945-2000



Comment

Current:

Account closed at consumer's request.

Previous:

None

OREGON STATE UNIVERSITY

Potentially Negative



Account Info

Account Name

OREGON STATE UNIVERSITY

Account Number	1CDC93XXXXXXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	11/15/2004
Status	Paid, Closed.
Status Updated	Apr 2017
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$4,000
Highest Balance	\$0
Terms	120 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2017	C	C	C	180	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	120
2015	●	●	●	●	●	●	●	●	30	60	90	●
2014	●	●	●	●	●	●	●	●	●	●	●	●
2013	●	●	●	●	●	●	●	●	●	●	●	●
2012	●	●	●	●	—	●	●	●	●	●	●	●
2011	●	●	—	●	●	●	●	●	●	●	●	●
2010	—	—	—	—	●	●	●	●	●	●	●	●

- Current on payments
- 30 30 Days Past Due
- 60 60 Days Past Due
- 90 90 Days Past Due
- 120 120 Days Past Due
- 180 180 Days Past Due
- C Collection

Payment history guide

- Collection as of Jan 2017 to Mar 2017
- 180 days past due as of Apr 2017
- 120 days past due as of Dec 2016
- 90 days past due as of Nov 2015
- 60 days past due as of Oct 2015
- 30 days past due as of Sep 2015



Contact Info

Address

1500 SW JEFFERSON AVE,
CORVALLIS OR 97331

Phone Number

(541) 737-1000

SYNCB/JCPENNEY



Account Info

Account Name

SYNCB/JCPENNEY

Account Number

600889XXXXXXXXXX

Account Type

Charge Card

Responsibility

Individual

Date Opened

10/20/2019

Status

Open/Never late.

Status Updated

Nov 2021

Balance

\$0

Balance Updated

11/30/2021

Recent Payment

\$0

Monthly Payment

\$0

Credit Limit

\$2,700

Highest Balance

\$67

Terms

NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	—	—	—	—	—	—	—	—	—	●	●	●

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$0	\$0	\$0 on 6/4/2021
Sep 2021	\$0	\$0	\$0 on 6/4/2021

Date	Balance	Scheduled Payment	Paid
Aug 2021	\$0	\$0	\$0 on 6/4/2021
Jul 2021	\$0	\$0	\$0 on 6/4/2021
Jun 2021	\$0	\$0	\$67 on 6/4/2021
May 2021	\$67	\$27	\$0 on 11/4/2019
Apr 2021	\$0	\$0	\$0 on 11/4/2019
Mar 2021	\$0	\$0	\$0 on 11/4/2019
Feb 2021	\$0	\$0	\$0 on 11/4/2019
Jan 2021	\$0	\$0	\$0 on 11/4/2019
Dec 2020	\$0	\$0	\$0 on 11/4/2019
Nov 2020	\$0	\$0	\$0 on 11/4/2019
Oct 2020	\$0	\$0	\$0 on 11/4/2019
Sep 2020	\$0	\$0	\$0 on 11/4/2019
Aug 2020	\$0	\$0	\$0 on 11/4/2019
Jul 2020	\$0	\$0	\$0 on 11/4/2019
Jun 2020	\$0	\$0	\$0 on 11/4/2019
May 2020	\$0	\$0	\$0 on 11/4/2019
Apr 2020	\$0	\$0	\$0 on 11/4/2019
Mar 2020	\$0	\$22	\$0 on 11/4/2019
Feb 2020	\$0	\$22	\$0 on 11/4/2019
Jan 2020	\$0	\$22	\$0 on 11/4/2019
Dec 2019	\$0	\$22	\$0 on 11/4/2019

Additional info

Between Dec 2019 and Oct 2021, your credit limit/high balance was \$2,700

**Contact Info**

Address

PO BOX 965007,
ORLANDO FL 32896

Phone Number

(800) 542-0800

TD BANK USA/TARGETCREDIT**Potentially Negative****Account Info**

Account Name	TD BANK USA/TARGETCREDIT
Account Number	585975XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	01/29/2019
Status	Open.
Status Updated	June 2021
Balance	\$33
Balance Updated	11/25/2021
Recent Payment	\$25
Monthly Payment	\$0
Credit Limit	\$200
Highest Balance	\$90
Terms	NA

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	30	●	●	●	●	●	●	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	—	●	●	●	●	●	●	●	●	●	●	●

● Current on payments 30 30 Days Past Due

Payment history guide

30 days past due as of May 2021

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$0	\$0	\$0 on 6/19/2021

Date	Balance	Scheduled Payment	Paid
Sep 2021	\$0	\$0	\$0 on 6/19/2021
Aug 2021	\$0	\$0	\$0 on 6/19/2021
Jul 2021	\$0	\$0	\$0 on 6/19/2021
Jun 2021	\$0	\$0	\$55 on 6/19/2021
May 2021	\$23	\$1	\$0 on 2/6/2021
Apr 2021	\$22	\$21	\$0 on 2/6/2021
Mar 2021	\$21	\$0	\$0 on 2/6/2021
Feb 2021	\$0	\$0	\$23 on 2/6/2021
Jan 2021	\$23	\$0	\$0 on 12/20/2019
Dec 2020	\$0	\$0	\$0 on 12/20/2019
Nov 2020	\$0	\$0	\$0 on 12/20/2019
Oct 2020	\$0	\$0	\$0 on 12/20/2019
Sep 2020	\$0	\$0	\$0 on 12/20/2019
Aug 2020	\$0	\$0	\$0 on 12/20/2019
Jul 2020	\$0	\$0	\$0 on 12/20/2019
Jun 2020	\$0	\$0	\$0 on 12/20/2019
May 2020	\$0	\$0	\$0 on 12/20/2019
Apr 2020	\$0	\$0	\$0 on 12/20/2019
Mar 2020	\$0	\$0	\$0 on 12/20/2019
Feb 2020	\$0	\$0	\$0 on 12/20/2019
Jan 2020	\$0	\$0	\$0 on 12/20/2019
Dec 2019	\$0	\$0	\$99 on 12/20/2019

Additional info

Between May 2021 and Oct 2021, your credit limit/high balance was \$200

Between Dec 2019 and Apr 2021, your credit limit/high balance was \$500



Contact Info

Address

PO BOX 673,
MINNEAPOLIS MN 55440

Phone Number

(888) 755-5856

US BANK



Account Info

Account Name

US BANK

Account Number

403784XXXXXXXXXX

Account Type

Credit card

Responsibility

Individual

Date Opened

06/01/2008

Status

Open/Never late.

Status Updated

Nov 2021

Balance

\$56

Balance Updated

11/30/2021

Recent Payment

\$168

Monthly Payment

\$30

Credit Limit

\$9,000

Highest Balance

\$9,303

Terms

NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	—	—	—	—	—	—	—	—	—	—	—	●

● Current on payments

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$9	\$6	\$450 on 10/22/2021
Sep 2021	\$199	\$23	\$78 on 9/7/2021
Aug 2021	\$18	\$18	\$453 on 8/30/2021
Jul 2021	\$145	\$0	\$381 on 7/6/2021
Jun 2021	\$381	\$30	\$281 on 6/2/2021
May 2021	\$163	\$30	\$293 on 5/14/2021
Apr 2021	\$135	\$30	\$144 on 4/21/2021
Mar 2021	\$22	\$22	\$160 on 3/29/2021
Feb 2021	\$0	\$0	\$294 on 2/23/2021
Jan 2021	\$4	\$4	\$378 on 1/29/2021
Dec 2020	\$0	\$0	\$789 on 12/24/2020
Nov 2020	\$574	\$30	\$69 on 11/2/2020
Oct 2020	\$69	\$30	\$390 on 10/26/2020
Sep 2020	\$72	\$30	\$136 on 9/23/2020
Aug 2020	\$46	\$30	\$280 on 8/31/2020
Jul 2020	\$12	\$0	\$127 on 7/30/2020
Jun 2020	\$63	\$28	\$126 on 6/18/2020
May 2020	\$28	\$13	\$105 on 5/27/2020
Apr 2020	\$8	\$0	\$0 on 3/27/2020
Mar 2020	\$0	\$236	\$316 on 3/27/2020
Feb 2020	\$0	\$236	\$0 on 7/31/2019
Jan 2020	\$0	\$236	\$0 on 7/31/2019
Dec 2019	\$0	\$236	\$0 on 7/31/2019

Additional info

Between Dec 2019 and Oct 2021, your credit limit/high balance was \$9,000



Contact Info

Address

PO BOX 108,
SAINT LOUIS MO 63166

US BANK



Account Info

Account Name	US BANK
Account Number	403784XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	12/01/2007
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$0
Balance Updated	11/30/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$1,750
Highest Balance	\$1,859
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	—	—	—	—	—	—	—	—	—	—	—	●

● Current on payments

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$0	\$0	\$0 on 12/24/2018
Sep 2021	\$0	\$0	\$0 on 12/24/2018
Aug 2021	\$0	\$0	\$0 on 12/24/2018
Jul 2021	\$0	\$0	\$0 on 12/24/2018
Jun 2021	\$0	\$0	\$0 on 12/24/2018
May 2021	\$0	\$0	\$0 on 12/24/2018
Apr 2021	\$0	\$0	\$0 on 12/24/2018
Mar 2021	\$0	\$0	\$0 on 12/24/2018
Feb 2021	\$0	\$0	\$0 on 12/24/2018
Jan 2021	\$0	\$0	\$0 on 12/24/2018
Dec 2020	\$0	\$0	\$0 on 12/24/2018
Nov 2020	\$0	\$0	\$0 on 12/24/2018
Oct 2020	\$0	\$0	\$0 on 12/24/2018
Sep 2020	\$0	\$0	\$0 on 12/24/2018
Aug 2020	\$0	\$0	\$0 on 12/24/2018
Jul 2020	\$0	\$0	\$0 on 12/24/2018
Jun 2020	\$0	\$0	\$0 on 12/24/2018
May 2020	\$0	\$0	\$0 on 12/24/2018
Apr 2020	\$0	\$0	\$0 on 12/24/2018
Mar 2020	\$0	\$86	\$0 on 12/24/2018
Feb 2020	\$0	\$86	\$0 on 12/24/2018
Jan 2020	\$0	\$86	\$0 on 12/24/2018
Dec 2019	\$0	\$86	\$0 on 12/24/2018

Additional info

Between Dec 2019 and Oct 2021, your credit limit/high balance was \$1,750



Contact Info

Address

PO BOX 108,
SAINT LOUIS MO 63166

US BANK



Account Info

Account Name	US BANK
Account Number	403784XXXXXXXXXX
Account Type	Credit Card
Responsibility	Individual
Date Opened	01/17/2019
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$0
Balance Updated	11/30/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$9,500
Highest Balance	\$465
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	—	●	●	●	●	●	●	●	●	●	●	●

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$0	\$0	\$0 on 6/21/2021

Date	Balance	Scheduled Payment	Paid
Sep 2021	\$0	\$0	\$0 on 6/21/2021
Aug 2021	\$0	\$0	\$0 on 6/21/2021
Jul 2021	\$0	\$0	\$0 on 6/21/2021
Jun 2021	\$0	\$0	\$13 on 6/21/2021
May 2021	\$0	\$0	\$0 on 12/24/2020
Apr 2021	\$0	\$0	\$0 on 12/24/2020
Mar 2021	\$0	\$0	\$0 on 12/24/2020
Feb 2021	\$0	\$0	\$0 on 12/24/2020
Jan 2021	\$0	\$0	\$0 on 12/24/2020
Dec 2020	\$0	\$0	\$303 on 12/24/2020
Nov 2020	\$71	\$30	\$0 on 10/26/2020
Oct 2020	\$0	\$0	\$298 on 10/26/2020
Sep 2020	\$225	\$30	\$360 on 9/23/2020
Aug 2020	\$0	\$0	\$34 on 8/31/2020
Jul 2020	\$17	\$17	\$244 on 7/30/2020
Jun 2020	\$24	\$24	\$97 on 6/18/2020
May 2020	\$4	\$0	\$291 on 5/15/2020
Apr 2020	\$277	\$30	\$30 on 4/29/2020
Mar 2020	\$96	\$30	\$491 on 3/27/2020
Feb 2020	\$0	\$30	\$0 on 1/13/2020
Jan 2020	\$0	\$30	\$58 on 1/13/2020
Dec 2019	\$0	\$30	\$443 on 12/13/2019

Additional info

Between Dec 2019 and Oct 2021, your credit limit/high balance was \$9,500

Contact Info



Address

PO BOX 108,
SAINT LOUIS MO 63166

US BANK RESERVE LINE



Account Info

Account Name	US BANK RESERVE LINE
Account Number	153654XXXXXX
Account Type	Line of Credit
Responsibility	Individual
Date Opened	08/21/2007
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$0
Balance Updated	11/30/2021
Recent Payment	\$0
Monthly Payment	\$0
Credit Limit	\$500
Highest Balance	\$500
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	—	—	—	—	—	—	—	—	—	—	—	●

● Current on payments

Balance Histories



Date	Balance	Scheduled Payment	Paid
Oct 2021	\$0	\$0	\$0 on 2/19/2019
Sep 2021	\$0	\$0	\$0 on 2/19/2019
Aug 2021	\$0	\$0	\$0 on 2/19/2019
Jul 2021	\$0	\$0	\$0 on 2/19/2019
Jun 2021	\$0	\$0	\$0 on 2/19/2019
May 2021	\$0	\$0	\$0 on 2/19/2019
Apr 2021	\$0	\$0	\$0 on 2/19/2019
Mar 2021	\$0	\$0	\$0 on 2/19/2019
Feb 2021	\$0	\$0	\$0 on 2/19/2019
Jan 2021	\$0	\$0	\$0 on 2/19/2019
Dec 2020	\$0	\$0	\$0 on 2/19/2019
Nov 2020	\$0	\$0	\$0 on 2/19/2019
Oct 2020	\$0	\$0	\$0 on 2/19/2019
Sep 2020	\$0	\$0	\$0 on 2/19/2019
Aug 2020	\$0	\$0	\$0 on 2/19/2019
Jul 2020	\$0	\$0	\$0 on 2/19/2019
Jun 2020	\$0	\$0	\$0 on 2/19/2019
May 2020	\$0	\$0	\$0 on 2/19/2019
Apr 2020	\$0	\$0	\$0 on 2/19/2019
Mar 2020	\$0	\$25	\$0 on 2/19/2019
Feb 2020	\$0	\$25	\$0 on 2/19/2019
Jan 2020	\$0	\$25	\$0 on 2/19/2019
Dec 2019	\$0	\$25	\$0 on 2/19/2019

Additional info

Between Dec 2019 and Oct 2021, your credit limit/high balance was \$500



Contact Info

Address

PO BOX 3447,
OSHKOSH WI 54903

Phone Number

(844) 624-8230

US DEPT OF ED/GLELSI



Account Info

Account Name

US DEPT OF ED/GLELSI

Account Number

222940XXXXXXXXXX

Account Type

Education

Responsibility

Individual

Date Opened

11/28/2000

Status

Open/Never late. Deferred, payments begin Dec 2021.

Status Updated

Nov 2021

Balance

\$8,855

Balance Updated

11/30/2021

Recent Payment

\$0

Monthly Payment

\$0

Original Balance

\$138,500

Highest Balance

\$0

Terms

NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	—	—	—	—	—	—	—	—	—	—	●	—
2020	—	—	—	—	—	—	—	—	—	—	—	—
2019	●	●	●	●	●	●	●	●	—	—	—	—
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	—	●	CLS	—	—	—	—	—	●	●	●
2016	—	—	—	—	—	—	—	—	—	●	●	●

● Current on payments CLS Closed



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$8,855	\$0	\$0 on 4/17/2017
Sep 2021	\$8,855	\$0	\$0 on 4/17/2017
Aug 2021	\$8,855	\$0	\$0 on 4/17/2017
Jul 2021	\$8,855	\$0	\$0 on 4/17/2017
Jun 2021	\$8,855	\$0	\$0 on 4/17/2017
May 2021	\$8,855	\$0	\$0 on 4/17/2017
Apr 2021	\$8,855	\$0	\$0 on 4/17/2017
Mar 2021	\$8,855	\$0	\$0 on 4/17/2017
Feb 2021	\$8,855	\$0	\$0 on 4/17/2017
Jan 2021	\$8,855	\$0	\$0 on 4/17/2017
Dec 2020	\$8,855	\$0	\$0 on 4/17/2017
Nov 2020	\$8,855	\$0	\$0 on 4/17/2017
Oct 2020	\$8,855	\$0	\$0 on 4/17/2017
Sep 2020	\$8,855	\$0	\$0 on 4/17/2017
Aug 2020	\$8,855	\$0	\$0 on 4/17/2017
Jul 2020	\$8,855	\$0	\$0 on 4/17/2017
Jun 2020	\$8,855	\$0	\$0 on 4/17/2017
May 2020	\$8,855	\$0	\$0 on 4/17/2017
Apr 2020	\$8,855	\$0	\$0 on 4/17/2017
Mar 2020	\$8,876	\$0	\$0 on 4/17/2017
Feb 2020	\$5,929	\$0	\$0 on 4/17/2017
Jan 2020	\$5,901	\$0	\$0 on 4/17/2017
Dec 2019	\$5,871	\$0	\$0 on 4/17/2017

Additional info

The original amount of this account was \$138,500



Contact Info

Address

PO BOX 7860,
MADISON WI 53707



Comment

Current:

None

Previous:

Payment Deferred.

Feb 2021 to Oct 2021

US DEPT OF ED/GLELSI



Account Info

Account Name	US DEPT OF ED/GLELSI
Account Number	322940XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	04/17/2017
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$199,795
Balance Updated	11/30/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$184,238
Highest Balance	\$0
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	—	—	—	—	—	—	—	—	—	—	●	—
2020	—	—	—	—	—	—	—	—	—	—	—	—

2019	●	●	●	●	●	●	●	●	—	—	—	—
2018	●	●	●	●	—	—	—	—	—	●	●	●
2017	—	—	—	●	●	●	●	●	●	●	●	●

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$199,795	\$0	\$0 on 9/24/2019
Sep 2021	\$199,795	\$0	\$0 on 9/24/2019
Aug 2021	\$199,795	\$0	\$0 on 9/24/2019
Jul 2021	\$199,795	\$0	\$0 on 9/24/2019
Jun 2021	\$199,795	\$0	\$0 on 9/24/2019
May 2021	\$199,795	\$0	\$0 on 9/24/2019
Apr 2021	\$199,795	\$0	\$0 on 9/24/2019
Mar 2021	\$199,795	\$0	\$0 on 9/24/2019
Feb 2021	\$199,795	\$0	\$0 on 9/24/2019
Jan 2021	\$199,795	\$0	\$0 on 9/24/2019
Dec 2020	\$199,795	\$0	\$0 on 9/24/2019
Nov 2020	\$199,795	\$0	\$0 on 9/24/2019
Oct 2020	\$199,795	\$0	\$0 on 9/24/2019
Sep 2020	\$199,795	\$0	\$0 on 9/24/2019
Aug 2020	\$199,795	\$0	\$0 on 9/24/2019
Jul 2020	\$199,795	\$0	\$0 on 9/24/2019
Jun 2020	\$199,795	\$0	\$0 on 9/24/2019
May 2020	\$199,795	\$0	\$0 on 9/24/2019
Apr 2020	\$199,795	\$0	\$0 on 9/24/2019
Mar 2020	\$199,795	\$0	\$0 on 9/24/2019

Date	Balance	Scheduled Payment	Paid
Feb 2020	\$199,528	\$0	\$0 on 9/24/2019
Jan 2020	\$198,930	\$0	\$0 on 9/24/2019
Dec 2019	\$198,292	\$0	\$0 on 9/24/2019

Additional info

The original amount of this account was \$184,238

**Contact Info**

Address

PO BOX 7860,
MADISON WI 53707

**Comment****Current:**

None

Previous:

Payment Deferred.

Feb 2021 to Oct 2021

US DEPT OF ED/GLELSI**Account Info**

Account Name	US DEPT OF ED/GLELSI
Account Number	322940XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	09/16/2012
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$7,855
Balance Updated	11/30/2021
Recent Payment	\$0
Monthly Payment	\$0
Original Balance	\$14,779
Highest Balance	\$0

Original balance

NA

Terms

NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	—	—	—	—	—	—	—	—	—	—	●	—
2020	—	—	—	—	—	—	—	—	—	—	—	—
2019	●	●	●	●	●	●	●	●	●	—	—	—
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	—	—	CLS	—	—	—	—	—	—	●	●
2016	—	—	—	—	—	—	—	—	—	●	●	●

● Current on payments CLS Closed



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$7,855	\$0	\$0 on 4/17/2017
Sep 2021	\$7,855	\$0	\$0 on 4/17/2017
Aug 2021	\$7,855	\$0	\$0 on 4/17/2017
Jul 2021	\$7,855	\$0	\$0 on 4/17/2017
Jun 2021	\$7,855	\$0	\$0 on 4/17/2017
May 2021	\$7,855	\$0	\$0 on 4/17/2017
Apr 2021	\$7,855	\$0	\$0 on 4/17/2017
Mar 2021	\$7,855	\$0	\$0 on 4/17/2017
Feb 2021	\$7,855	\$0	\$0 on 4/17/2017
Jan 2021	\$7,855	\$0	\$0 on 4/17/2017
Dec 2020	\$7,855	\$0	\$0 on 4/17/2017
Nov 2020	\$7,855	\$0	\$0 on 4/17/2017
Oct 2020	\$7,855	\$0	\$0 on 4/17/2017

Date	Balance	Scheduled Payment	Paid
Sep 2020	\$7,855	\$0	\$0 on 4/17/2017
Aug 2020	\$7,855	\$0	\$0 on 4/17/2017
Jul 2020	\$7,855	\$0	\$0 on 4/17/2017
Jun 2020	\$7,855	\$0	\$0 on 4/17/2017
May 2020	\$7,855	\$0	\$0 on 4/17/2017
Apr 2020	\$7,855	\$0	\$0 on 4/17/2017
Mar 2020	\$7,855	\$0	\$0 on 4/17/2017
Feb 2020	\$5,263	\$0	\$0 on 4/17/2017
Jan 2020	\$5,234	\$0	\$0 on 4/17/2017
Dec 2019	\$5,203	\$0	\$0 on 4/17/2017

Additional info

The original amount of this account was \$14,779



Contact Info

Address

PO BOX 7860,
MADISON WI 53707



Comment

Current:

None

Previous:

Payment Deferred.

Feb 2021 to Oct 2021

USAA FEDERAL SAVINGS BK



Account Info

Account Name

USAA FEDERAL SAVINGS BK

Account Number	107667XXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	03/22/2016
Status	Open/Never late.
Status Updated	Nov 2021
Balance	\$2,060
Balance Updated	11/30/2021
Recent Payment	\$336
Monthly Payment	\$336
Original Balance	\$21,767
Highest Balance	\$0
Terms	73 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	—	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	—	—	●	●	●	●	●	●	●	●	●	●

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Oct 2021	\$2,389	\$336	\$336 on 10/5/2021
Sep 2021	\$2,718	\$336	\$336 on 9/5/2021
Aug 2021	\$3,046	\$336	\$336 on 8/5/2021
Jul 2021	\$3,373	\$336	\$336 on 7/5/2021
Jun 2021	\$3,699	\$336	\$336 on 6/5/2021
May 2021	\$4,023	\$336	\$336 on 5/5/2021

Date	Balance	Scheduled Payment	Paid
Apr 2021	\$4,347	\$336	\$336 on 4/5/2021
Mar 2021	\$4,670	\$336	\$336 on 3/5/2021
Feb 2021	\$4,993	\$336	\$336 on 2/5/2021
Jan 2021	\$5,314	\$336	\$336 on 1/5/2021
Dec 2020	\$5,634	\$336	\$336 on 12/5/2020
Nov 2020	\$5,953	\$336	\$336 on 11/5/2020
Oct 2020	\$6,271	\$336	\$336 on 10/5/2020
Sep 2020	\$6,588	\$336	\$336 on 9/5/2020
Aug 2020	\$6,904	\$336	\$336 on 8/5/2020
Jul 2020	\$7,219	\$336	\$336 on 7/5/2020
Jun 2020	\$7,534	\$336	\$336 on 6/5/2020
May 2020	\$7,847	\$336	\$336 on 5/5/2020
Apr 2020	\$8,160	\$336	\$336 on 4/5/2020
Mar 2020	\$8,471	\$336	\$336 on 3/5/2020
Feb 2020	\$8,783	\$336	\$336 on 2/5/2020
Jan 2020	\$9,092	\$336	\$336 on 1/5/2020
Dec 2019	\$9,400	\$336	\$336 on 12/5/2019

Additional info

The original amount of this account was \$21,767

**Contact Info**

Address

PO BOX 33009,
SAN ANTONIO TX 78265

USAA SAVINGS BANK**Account Info**



Account Name	USAA SAVINGS BANK
Account Number	427082XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	11/04/2018
Status	Open/Never late.
Status Updated	Dec 2021
Balance	\$619
Balance Updated	12/23/2021
Recent Payment	\$470
Monthly Payment	\$15
Credit Limit	\$2,500
Highest Balance	\$1,437
Terms	NA



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	●	●	●	●	●	●	●	●	●	●
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	—	—	—	—	—	—	—	—	—	—	●	●

● Current on payments



Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2021	\$422	\$15	\$77 on 11/2/2021
Oct 2021	\$0	\$0	\$681 on 10/22/2021
Sep 2021	\$321	\$15	\$503 on 9/7/2021
Aug 2021	\$190	\$15	\$165 on 8/2/2021
Jul 2021	\$359	\$15	\$304 on 7/4/2021
Jun 2021	\$500	\$15	\$805 on 6/2/2021

Date	Balance	Scheduled Payment	Paid
May 2021	\$536	\$15	\$629 on 5/5/2021
Apr 2021	\$101	\$15	\$1,108 on 4/21/2021
Mar 2021	\$517	\$15	\$1,196 on 3/14/2021
Feb 2021	\$718	\$15	\$631 on 1/29/2021
Jan 2021	\$463	\$15	\$566 on 1/1/2021
Dec 2020	\$477	\$15	\$485 on 12/2/2020
Nov 2020	\$373	\$15	\$567 on 11/1/2020
Oct 2020	\$188	\$15	\$165 on 10/13/2020
Sep 2020	\$0	\$0	\$468 on 9/21/2020
Aug 2020	\$95	\$15	\$1,280 on 8/20/2020
Jul 2020	\$335	\$15	\$800 on 7/4/2020
Jun 2020	\$527	\$15	\$729 on 5/31/2020
May 2020	\$409	\$15	\$803 on 5/5/2020
Apr 2020	\$517	\$15	\$354 on 4/7/2020
Mar 2020	\$0	\$15	\$1,026 on 3/23/2020
Feb 2020	\$135	\$15	\$905 on 2/16/2020
Jan 2020	\$207	\$15	\$1,202 on 1/23/2020
Dec 2019	\$484	\$15	\$11 on 12/12/2019

Additional info

Between Dec 2019 and Nov 2021, your credit limit/high balance was \$2,500

**Contact Info**

Address

PO BOX 33009,
SAN ANTONIO TX 78265

Phone Number

(800) 531-8722

WF EFS



Account Info

Account Name	WF EFS
Account Number	433365XXXXXXXXXX
Account Type	Education
Responsibility	Individual
Date Opened	05/24/2005
Status	Closed/Never late.
Status Updated	Mar 2021
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	\$0
Original Balance	\$5,000
Highest Balance	\$0
Terms	72 Months
On Record Until	Mar 2031



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	●	●	CLS	—	—	—	—	—	—	—	—	—
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	—	—	—	—	—	—	—	●	●
2017	●	●	—	—	●	●	●	●	●	●	●	●
2016	—	—	—	—	—	—	●	●	●	●	●	●
2015	●	●	●	●	—	—	—	—	—	—	—	—
2014	—	—	—	●	●	●	●	●	●	●	●	●
● Current on payments CLS Closed												



Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2021	\$3,700	\$92	\$92 on 2/6/2021
Jan 2021	\$3,774	\$92	\$92 on 1/6/2021

Date	Balance	Scheduled Payment	Paid
Dec 2020	\$3,846	\$92	\$92 on 12/6/2020
Nov 2020	\$3,917	\$92	\$92 on 11/6/2020
Oct 2020	\$3,989	\$92	\$92 on 10/6/2020
Sep 2020	\$4,059	\$92	\$92 on 9/6/2020
Aug 2020	\$4,130	\$92	\$92 on 8/6/2020
Jul 2020	\$4,200	\$92	\$92 on 7/6/2020
Jun 2020	\$4,269	\$92	\$92 on 6/6/2020
May 2020	\$4,339	\$92	\$92 on 5/6/2020
Apr 2020	\$4,408	\$92	\$96 on 4/6/2020
Mar 2020	\$4,481	\$96	\$96 on 3/6/2020
Feb 2020	\$4,547	\$96	\$96 on 2/6/2020
Jan 2020	\$4,614	\$96	\$96 on 1/6/2020
Dec 2019	\$4,679	\$96	\$96 on 12/6/2019

Additional info

The original amount of this account was \$5,000

**Historical Info**

Company Sold

FM/FIRSTMARK SERVICED
TRUST

**Contact Info**

Address

PO BOX 84712,
SIOUX FALLS SD 57118

Phone Number

(800) 658-3567

**Comment****Current:**

Purchased by another lender.

Previous:

None

Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

No public records reported.

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

JPMCB CARD

Inquired on
06/03/2021

PO BOX 15077
WILMINGTON
DE, 19850

Credit card with 0
Months repayment
terms. This inquiry
is scheduled to
continue on record
until Jul 2023.

WF CRD SVC

Inquired on
03/10/2020

PO BOX 14517
DES MOINES IA,
50306

Unspecified. This
inquiry is
scheduled to
continue on record
until Apr 2022.

JPMCB CARD

Inquired on
02/22/2020

PO BOX 15298
WILMINGTON
DE, 19850

Unspecified. This
inquiry is
scheduled to
continue on record
until Mar 2022.

JPMCB CARD

Inquired on
12/30/2019

Unspecified. This
inquiry is
scheduled to
continue on record
until Jan 2022.

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit.

EXPERIAN

Inquired on
12/26/2021

475 ANTON
BLVD,
COSTA MESA
CA 92626

TD BANK

Inquired on
12/20/2021

PO BOX 9500,
MINNEAPOLIS
MN 55440

**CITIZENS
BANK NA**

Inquired on
12/13/2021,
11/15/2021,
10/18/2021,
09/20/2021,
03/08/2021,
02/22/2021,
02/08/2021 an
d 01/11/2021

770 LEGACY
PL,
DEDHAM MA
02026

**USAA FEDERAL
SAVINGS BK**

Inquired on
12/07/2021

PO BOX 33009,
SAN ANTONIO
TX 78265

**USAA SAVINGS
BANK**

Inquired on
12/07/2021

PO BOX 33009,
SAN ANTONIO
TX 78265
(800) 531-8722

BK OF AMER

Inquired on
11/22/2021,
10/27/2021,
09/28/2021,
06/29/2021,
05/24/2021,
04/27/2021 an
d 02/25/2021

1000 SAMOSET
DR,
NEWARK DE
19713
(800) 421-2110

**KESSLER/BAN
K OF THE WEST**

Inquired on
11/08/2021

2527 CAMINO
RAMON,
SAN RAMON
CA 94583
(925) 843-0000

**DISCOVER
FINANCIAL
SERVI**

Inquired on
10/28/2021,
09/10/2021,
07/23/2021,
06/05/2021,
04/09/2021,
02/19/2021 an
d 01/01/2021

PO BOX 15157,
WILMINGTON
DE 19850
(800) 347-2683

JPMCB CARD

Inquired on
10/28/2021

PO BOX 15298,
WILMINGTON
DE 19850
(800) 432-3117

**USAA FEDERAL
SAVINGS BK**

Inquired on
10/26/2021

10750
MCDERMOTT
FWY # 2S,

JPMCB CARD

Inquired on
06/07/2021,
05/10/2021 an
d 01/25/2021

PO BOX 15298,
WILMINGTON
DE 19850

JPMCB CARD

Inquired on
06/03/2021

PO BOX 15077,
WILMINGTON
DE 19850
(800) 453-9719

SAN ANTONIO
TX 78288

(800) 432-3117

JPMCB CARD

Inquired on
06/03/2021

PO BOX 15298,
WILMINGTON
DE 19850
(800) 432-3117

JPMCB CARD

Inquired on
06/02/2021,
05/02/2021 and
03/31/2021

PO BOX 15298,
WILMINGTON
DE 19850
(800) 432-3117

WF CRD SVC

Inquired on
04/28/2021 and
02/24/2021

1220 CONCORD
AVE,
CONCORD CA
94520
(925) 686-7938

TD/TARGET

Inquired on
03/23/2021

PO BOX 673,
MINNEAPOLIS
MN 55440
(612) 307-8622

Important Messages

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

Contact Experian

Online

Visit [Experian.com/dispute](https://usa.experian.com/dispute) to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit [Experian.com/help](https://usa.experian.com/help)

Phone

Monday - Friday
9am to 5pm

Mail

Experian
PO Box 9701

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment — or to take another adverse action against you — must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need — usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more Information, visit www.consumerfinance.gov/learnmore.

Consumers Have The Right To Obtain A Security Freeze

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

PLEASE CONTACT:

a. Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

b. Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
(877) 382-4357

a. Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street,
Suite 3450
Houston, TX 77010-9050

b. Federal Reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480

c. FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and

Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Asst. General Counsel
for Aviation Enforcement
& Proceedings
Aviation Consumer
Protection Division
Department of
Transportation
1200 New Jersey
Avenue SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Proceedings,
Surface Transportation
Board
Department of
Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and
Stockyards
Administration area
supervisor

6. Small Business Investment Companies

Associate Deputy
Administrator for Capital
Access
United States Small
Business Administration
409 Third Street, SW, 8th
Floor
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange
Commission

100 F St NE
Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

Farm Credit
Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

FTC Regional Office for
region in which the
creditor operates **or**
Federal Trade
Commission: Consumer
Response Center - FCRA
Washington, DC 20580
(877) 382-4357

Notification of Rights

- Notification of Rights for California Consumers
- Notification of Rights for Colorado Consumers
- Notification of Rights for Connecticut Consumers
- Notification of Rights for Maryland Consumers
- Notification of Rights for Massachusetts Consumers
- Notification of Rights for Texas Consumers
- Notification of Rights for Vermont Consumers
- Notification of Rights for Washington Consumers