

**Personal Credit Report for:**  
**ALEXANDER JOSLIN**

**File Number:**  
**436360024**

**Date Created:**  
**01/20/2023**

A quick heads up:

Your credit score is not included with your TransUnion credit report.

# Your TransUnion Credit Report

Found something inaccurate on your credit report?

Visit [transunion.com/dispute](https://transunion.com/dispute) to start a dispute online.

## Personal Information

Your SSN has been masked for your protection.

**Credit Report Date**

01/20/2023

**Social Security Number**

XXX-XX-9680

**Date of Birth**

07/19/1995

**Name**

ALEXANDER TAVERA JOSLIN

Feedback

## Addresses

**Current Address**

13160 WOODMONT ST POWAY, CA 92064-3357

**Date Reported**

09/18/2014

## Phone Numbers

**Phone Number**

(858) 722-1464

**Phone Number**

(858) 668-0746

## Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

### Payment/Remarks Key

#### Ratings

OK	Current, paying or paid as agreed
N/R	Not Reported
X	Unknown
30	Account 30 days late
60	Account 60 days late
90	Account 90 days late
120	Account 120 or more days late
COL	Transferred to collection
VS	Voluntarily surrendered
RPO	Repossession
C/O	Charged off by account provider
FC	Foreclosure

#### Remarks

<b>AAP:</b>	Loan assumed by another party
<b>ACQ:</b>	Acquired from another lender
<b>ACR:</b>	Account closed due to refinance
<b>ACT:</b>	Account closed due to transfer
<b>AFR:</b>	Account acquired by RTC/FDIC
<b>AID:</b>	Account information disputed by consumer
<b>AJP:</b>	Adjustment pending
<b>AMD:</b>	Active military duty
<b>AND:</b>	Affected by natural disaster
<b>BAL:</b>	Balloon payment

<b>BKL:</b>	Included in bankruptcy
<b>BKW:</b>	Bankruptcy withdrawn
<b>CAD:</b>	Dispute account/closed by consumer
<b>CBC:</b>	Account closed by consumer
<b>CBD:</b>	Dispute resolved/consumer disagrees/closed by consumer
<b>CBG:</b>	Canceled by credit grantor
<b>CBL:</b>	Chapter 7 bankruptcy
<b>CBR:</b>	Chapter 11 bankruptcy
<b>CBT:</b>	Chapter 12 bankruptcy
<b>CLA:</b>	Placed for collection
<b>CLO:</b>	Closed
<b>CLS:</b>	Credit line suspended
<b>CRB:</b>	Collateral released–balance owing
<b>CTR:</b>	Account closed–transfer to refinance
<b>CTS:</b>	Contact subscriber
<b>DDR:</b>	-none-
<b>DLU:</b>	Deed in lieu
<b>DM:</b>	Bankruptcy dismissed
<b>DRC:</b>	Dispute resolved/consumer disagrees
<b>DRG:</b>	Dispute resolved reported by credit grantor
<b>ER:</b>	Election of remedy
<b>ETB:</b>	Early termination/balance owing
<b>ETI:</b>	Early termination by default
<b>ETO:</b>	Early termination/obligation settled
<b>ETS:</b>	Early termination/status pending
<b>FCL:</b>	Foreclosure
<b>FPD:</b>	Account paid, foreclosure started
<b>FPI:</b>	Foreclosure initiated
<b>FRD:</b>	Foreclosure collateral sold
<b>FTB:</b>	Full termination/balance owing
<b>FTO:</b>	Full termination/obligation satisfied
<b>FTS:</b>	Full termination/status pending
<b>INA:</b>	Inactive account
<b>INP:</b>	Debt being paid through insurance
<b>INS:</b>	Paid by insurance
<b>IRB:</b>	Involuntary repossession/balance owing
<b>IRE:</b>	Involuntary repossession
<b>IRO:</b>	Involuntary repossession/obligation satisfied
<b>JUG:</b>	Judgment granted
<b>LA:</b>	Lease assumption
<b>LMN:</b>	Loan Modified Not GOVT (government)
<b>LNA:</b>	Credit line is no longer available
<b>MCC:</b>	Managed by credit counseling service

<b>MOV:</b>	No forwarding address
<b>NIR:</b>	Student loan not in repayment
<b>NPA:</b>	Now paying
<b>PAL:</b>	Purchase by another lender
<b>PCL:</b>	Paid collection
<b>PDD:</b>	Paid by dealer
<b>PDE:</b>	Payment deferred
<b>PDI:</b>	Principle deferred/initial payment only
<b>PFC:</b>	Account paid from collateral
<b>PLL:</b>	Prepaid lease
<b>PLP:</b>	Profit and loss now paying
<b>PNR:</b>	First payment never received
<b>PPA:</b>	Paying partial payment agreement
<b>PPD:</b>	Paid by co-maker
<b>PPL:</b>	Paid profit and loss
<b>PRD:</b>	Payroll deduction
<b>PRL:</b>	Profit and loss write-off
<b>PWG:</b>	Account payment, wage garnish
<b>REA:</b>	Reaffirmation of debt
<b>REP:</b>	Substitute/replacement account
<b>RFN:</b>	Refinanced
<b>RPD:</b>	Paid repossession
<b>RPO:</b>	Repossession
<b>RRE:</b>	Repossession redeemed
<b>RVN:</b>	Returned voluntarily
<b>RVR:</b>	Returned voluntarily/redeemed
<b>SET:</b>	Settled-less than full balance
<b>SGL:</b>	Government secured guaranteed
<b>SIL:</b>	Simple interest loan
<b>SLP:</b>	Student loan perm assign government
<b>SPL:</b>	Single payment loan
<b>STL:</b>	Credit card lost/stolen
<b>TRF:</b>	Transfer
<b>TRL:</b>	Transferred to another lender
<b>TTR:</b>	Transferred to recovery
<b>WEP:</b>	Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

## Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

APPLE CARD - GS BANK USA 120001207639\*\*\*\*

**Account Information**

<b>Address</b>	11850 S ELECTION RD DRAPER, UT 84020
<b>Phone</b>	(877) 255-5923
<b>Monthly Payment</b>	\$25
<b>Date Opened</b>	09/11/2022
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$314
<b>Date Updated</b>	11/30/2022
<b>Last Payment Made</b>	11/10/2022
<b>Pay Status</b>	Current: Paid or Paying as Agree
<b>Terms</b>	\$25 per month; paid Monthly
<b>High Balance (Hist.)</b>	High balance of \$405 from 09/2022 to 09/2022; \$2,384 from 10/2022 to 10/2022; \$2,385 from 11/2022 to 11/2022
<b>Credit Limit (Hist.)</b>	Credit limit of \$8,500 from 09/2022 to 11/2022
<b>Payment History</b>	

September 2022	October 2022	November 2022
<b>Balance</b> \$0	<b>Balance</b> \$2,384	<b>Balance</b> \$314
<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0
<b>Scheduled Payment</b> ---	<b>Scheduled Payment</b> \$0	<b>Scheduled Payment</b> \$25
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Months: 3

BARCLAYS BANK DELAWARE00034335984\*\*\*\*

**Account Information**

<b>Address</b>	PO BOX 8803 WILMINGTON, DE 1989
<b>Phone</b>	(888) 232-078
<b>Monthly Payment</b>	\$2
<b>Date Opened</b>	01/25/2020
<b>Responsibility</b>	Individual Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$39
<b>Date Updated</b>	12/26/2022
<b>Payment Received</b>	\$385
<b>Last Payment Made</b>	11/29/2022
<b>Pay Status</b>	Current: Paid or Paying as Agreed
<b>Terms</b>	\$29 per month; paid Monthly

**Credit Limit (Hist.)**

Credit limit of \$1,300 from 07/2020 to 12/2022

**Payment History**

January 2020	February 2020	March 2020	April 2020	May 2020	June 2020
Balance	Balance	Balance	Balance	Balance	Balance
---	---	---	---	---	---
High Credit					
---	---	---	---	---	---
Past Due					
---	---	---	---	---	---
Amount Paid					
---	---	---	---	---	---
Scheduled Payment					
---	---	---	---	---	---
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

  

July 2020	August 2020	September 2020	October 2020	November 2020	December 2020
Balance	Balance	Balance	Balance	Balance	Balance
\$17	\$0	\$43	\$0	\$29	\$8
High Credit					
\$22	\$22	\$43	\$43	\$43	\$43
Past Due					
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid					
\$15	\$21	\$0	\$43	\$0	\$29
Scheduled Payment					
\$15	---	\$0	---	\$0	\$29
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

January 2021	February 2021	March 2021	April 2021	May 2021	June 2021
<b>Balance</b> \$36	<b>Balance</b> \$0	<b>Balance</b> \$130	<b>Balance</b> \$0	<b>Balance</b> \$76	<b>Balance</b> \$673
<b>High Credit</b> \$43	<b>High Credit</b> \$43	<b>High Credit</b> \$130	<b>High Credit</b> \$141	<b>High Credit</b> \$141	<b>High Credit</b> \$673
<b>Past Due</b> \$0					
<b>Amount Paid</b> \$8	<b>Amount Paid</b> \$36	<b>Amount Paid</b> \$0	<b>Amount Paid</b> \$141	<b>Amount Paid</b> \$0	<b>Amount Paid</b> \$76
<b>Scheduled Payment</b> \$8	<b>Scheduled Payment</b> ---	<b>Scheduled Payment</b> \$0	<b>Scheduled Payment</b> ---	<b>Scheduled Payment</b> \$0	<b>Scheduled Payment</b> \$29
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
<b>Balance</b> \$0	<b>Balance</b> \$80	<b>Balance</b> \$229	<b>Balance</b> \$33	<b>Balance</b> \$14	<b>Balance</b> \$10
<b>High Credit</b> \$673	<b>High Credit</b> \$673	<b>High Credit</b> \$673	<b>High Credit</b> \$673	<b>High Credit</b> \$673	<b>High Credit</b> \$673
<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0
<b>Amount Paid</b> \$673	<b>Amount Paid</b> \$0	<b>Amount Paid</b> \$80	<b>Amount Paid</b> \$229	<b>Amount Paid</b> \$33	<b>Amount Paid</b> \$14
<b>Scheduled Payment</b> ---	<b>Scheduled Payment</b> \$0	<b>Scheduled Payment</b> \$29	<b>Scheduled Payment</b> \$29	<b>Scheduled Payment</b> \$29	<b>Scheduled Payment</b> \$14
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
<b>Balance</b> \$23	<b>Balance</b> \$79	<b>Balance</b> \$1	<b>Balance</b> \$47	<b>Balance</b> \$135	<b>Balance</b> \$0
<b>High Credit</b> \$673	<b>High Credit</b> \$673	<b>High Credit</b> \$673	<b>High Credit</b> \$673	<b>High Credit</b> \$673	<b>High Credit</b> \$673
<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0
<b>Amount Paid</b> \$10	<b>Amount Paid</b> \$23	<b>Amount Paid</b> \$137	<b>Amount Paid</b> \$26	<b>Amount Paid</b> \$66	<b>Amount Paid</b> \$135
<b>Scheduled Payment</b> \$10	<b>Scheduled Payment</b> \$23	<b>Scheduled Payment</b> \$29	<b>Scheduled Payment</b> \$1	<b>Scheduled Payment</b> \$29	<b>Scheduled Payment</b> ---
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>
July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
<b>Balance</b> \$44	<b>Balance</b> \$48	<b>Balance</b> \$30	<b>Balance</b> \$0	<b>Balance</b> \$112	<b>Balance</b> \$39
<b>High Credit</b> \$673	<b>High Credit</b> \$673	<b>High Credit</b> \$673	<b>High Credit</b> \$673	<b>High Credit</b> \$673	<b>High Credit</b> \$673
<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0
<b>Amount Paid</b> \$0	<b>Amount Paid</b> \$44	<b>Amount Paid</b> \$195	<b>Amount Paid</b> \$30	<b>Amount Paid</b> \$0	<b>Amount Paid</b> \$385
<b>Scheduled Payment</b> \$0	<b>Scheduled Payment</b> \$29	<b>Scheduled Payment</b> \$29	<b>Scheduled Payment</b> ---	<b>Scheduled Payment</b> \$0	<b>Scheduled Payment</b> \$29
Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>	Rating <b>OK</b>

Total Months: 36

MISSION FCU91322465\*\*\*

**Account Information**

<b>Address</b>	10325 meanley drive,ms60 SAN DIEGO, CA 92121-1792
<b>Phone</b>	(858) 524-2850

<b>Monthly Payment</b>	\$20
<b>Date Opened</b>	08/22/2014
<b>Responsibility</b>	Joint Account
<b>Account Type</b>	Revolving Account
<b>Loan Type</b>	CREDIT CARD
<b>Balance</b>	\$169
<b>Date Updated</b>	01/18/2023
<b>Payment Received</b>	\$32
<b>Last Payment Made</b>	01/08/2023
<b>Pay Status</b>	Current; Paid or Paying as Agreed
<b>Terms</b>	\$20 per month; paid Monthly
<b>High Balance (Hist.)</b>	High balance of \$4,179 from 07/2020 to 01/2023
<b>Credit Limit (Hist.)</b>	Credit limit of \$5,000 from 07/2020 to 01/2023
<b>Payment History</b>	

March 2016	April 2016	May 2016	June 2016	July 2016	August 2016
Balance	Balance	Balance	Balance	Balance	Balance
Past Due					
Amount Paid					
Scheduled Payment					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2016	October 2016	November 2016	December 2016	January 2017	February 2017
Balance	Balance	Balance	Balance	Balance	Balance
Past Due					
Amount Paid					
Scheduled Payment					
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

March 2017	April 2017	May 2017	June 2017	July 2017	August 2017
Balance	Balance	Balance	Balance	Balance	Balance
---	---	---	---	---	---
Past Due					
---	---	---	---	---	---
Amount Paid					
---	---	---	---	---	---
Scheduled Payment					
---	---	---	---	---	---
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
September 2017	October 2017	November 2017	December 2017	January 2018	February 2018
Balance	Balance	Balance	Balance	Balance	Balance
---	---	---	---	---	---
Past Due					
---	---	---	---	---	---
Amount Paid					
---	---	---	---	---	---
Scheduled Payment					
---	---	---	---	---	---
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Balance	Balance	Balance	Balance	Balance	Balance
---	---	---	---	---	---
Past Due					
---	---	---	---	---	---
Amount Paid					
---	---	---	---	---	---
Scheduled Payment					
---	---	---	---	---	---
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
September 2018	October 2018	November 2018	December 2018	January 2019	February 2019
Balance	Balance	Balance	Balance	Balance	Balance
---	---	---	---	---	---
Past Due					
---	---	---	---	---	---
Amount Paid					
---	---	---	---	---	---
Scheduled Payment					
---	---	---	---	---	---
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Balance	Balance	Balance	Balance	Balance	Balance
---	---	---	---	---	---
Past Due					
---	---	---	---	---	---
Amount Paid					
---	---	---	---	---	---
Scheduled Payment					
---	---	---	---	---	---
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Balance	Balance	Balance	Balance	Balance	Balance
---	---	---	---	---	---
Past Due					
---	---	---	---	---	---
Amount Paid					
---	---	---	---	---	---
Scheduled Payment					
---	---	---	---	---	---
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance	Balance	Balance	Balance	Balance	Balance
---	---	---	---	\$68	\$0
Past Due					
---	---	---	---	\$0	\$0
Amount Paid					
---	---	---	---	\$942	\$100
Scheduled Payment					
---	---	---	---	\$25	---
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

  

September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance	Balance	Balance	Balance	Balance	Balance
\$0	\$4	\$4	\$67	\$0	\$0
Past Due					
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid					
\$4	\$0	\$4	\$82	\$289	\$172
Scheduled Payment					
---	\$0	\$4	\$4	---	---
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK

March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
<b>Balance</b> \$111	<b>Balance</b> \$149	<b>Balance</b> \$49	<b>Balance</b> \$388	<b>Balance</b> \$0	<b>Balance</b> \$134
<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0
<b>Amount Paid</b> \$9	<b>Amount Paid</b> \$111	<b>Amount Paid</b> \$1,883	<b>Amount Paid</b> \$72	<b>Amount Paid</b> \$505	<b>Amount Paid</b> \$4
<b>Scheduled Payment</b> \$0	<b>Scheduled Payment</b> \$25	<b>Scheduled Payment</b> \$25	<b>Scheduled Payment</b> \$25	<b>Scheduled Payment</b> ---	<b>Scheduled Payment</b> \$0
<b>Rating</b> <b>OK</b>	<b>Rating</b> <b>OK</b>	<b>Rating</b> <b>OK</b>	<b>Rating</b> <b>OK</b>	<b>Rating</b> <b>OK</b>	<b>Rating</b> <b>OK</b>
September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
<b>Balance</b> \$54	<b>Balance</b> \$31	<b>Balance</b> \$0	<b>Balance</b> \$64	<b>Balance</b> \$0	<b>Balance</b> \$11
<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0	<b>Past Due</b> \$0
<b>Amount Paid</b> \$157	<b>Amount Paid</b> \$107	<b>Amount Paid</b> \$48	<b>Amount Paid</b> \$75	<b>Amount Paid</b> \$113	<b>Amount Paid</b> \$2,309
<b>Scheduled Payment</b> \$20	<b>Scheduled Payment</b> \$20	<b>Scheduled Payment</b> ---	<b>Scheduled Payment</b> \$0	<b>Scheduled Payment</b> ---	<b>Scheduled Payment</b> \$0
<b>Rating</b> <b>OK</b>	<b>Rating</b> <b>OK</b>	<b>Rating</b> <b>OK</b>	<b>Rating</b> <b>OK</b>	<b>Rating</b> <b>OK</b>	<b>Rating</b> <b>OK</b>

March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance	Balance	Balance	Balance	Balance	Balance
\$24	\$20	\$140	\$91	\$60	\$23
Past Due					
\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid					
\$0	\$24	\$57	\$140	\$0	\$60
Scheduled Payment					
\$11	\$20	\$20	\$20	\$20	\$20
Rating	Rating	Rating	Rating	Rating	Rating
OK	OK	OK	OK	OK	OK
September 2022	October 2022	November 2022	December 2022	January 2023	
Balance	Balance	Balance	Balance	Balance	
\$0	\$67	\$2,191	\$32	\$169	
Past Due					
\$0	\$0	\$0	\$0	\$0	
Amount Paid					
\$1,721	\$142	\$106	\$2,191	\$32	
Scheduled Payment					
---	\$0	\$20	\$43	\$20	
Rating	Rating	Rating	Rating	Rating	
OK	OK	OK	OK	OK	

Total Months: 83

MISSION FCU91322465\*\*\*

**Account Information**

<b>Address</b>	10325 meanley drive,ms60 SAN DIEGO, CA 92121-1792
<b>Phone</b>	(858) 524-2850
<b>Monthly Payment</b>	\$0
<b>Date Opened</b>	08/22/2014
<b>Responsibility</b>	Individual Account

<b>Account Type</b>	Installment Account			
<b>Loan Type</b>	SECURED			
<b>Balance</b>	\$0			
<b>Date Updated</b>	02/10/2015			
<b>Payment Received</b>	\$84			
<b>Last Payment Made</b>	02/10/2015			
<b>High Balance</b>	\$500			
<b>Pay Status</b>	Paid, Closed; was Paid as agreed			
<b>Terms</b>	\$0 per month, paid Monthly for 6 months			
<b>Date Closed</b>	02/10/2015			
<b>Remarks</b>	CLOSE			
<b>Payment History</b>				
September 2014	October 2014	November 2014	December 2014	January 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
Total Months: 5				

## ⓘ Inquiries

### Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name
APPLE CARDGS BANK

**Name**

Location Requested On  
PO BOX 45400 09/11/2022  
SALT LAKE CITY, UT 84145

Phone Inquiry Type  
(877) 255-5923 Individual

**Account Review Inquiries**

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

**Name****GOLDMAN SACHS BANK USA**

Location Requested On  
PO BOX 45400 12/19/2022  
SALT LAKE CITY, UT 84145

Phone  
(844) 627-2871

**BARCLAYS BANK DELAWARE**

Location Requested On  
PO BOX 8803 12/19/2022  
WILMINGTON, DE 19899

Phone  
(888) 232-0780

**ALEXANDER JOSLIN via TRANSUNION INTERACTIVE IN**

Location Requested On  
100 CROSS ST 01/20/2023, 01/20/2023, 01/20/2023  
STE 202  
SAN LUIS OBISPO, CA 93401

Phone  
(855) 681-3196

**FACTACT FREE DISCLOSURE**

Location Requested On  
P O BOX 1000 01/20/2023  
CHESTER, PA 19016

Phone  
(800) 888-4213

**Name****APPLE CARDGS BANK**

Location Requested On  
PO BOX 45400 09/11/2022  
SALT LAKE CITY, UT 84145

Phone  
(877) 255-5923

**APPLE CARDGS BANK**

Location Requested On  
PO BOX 45400 09/11/2022  
SALT LAKE CITY, UT 84145

Phone  
(877) 255-5923

**Should you wish to contact TransUnion, you may do so,****• Online:**

To report an inaccuracy, please visit: [dispute.transunion.com](https://dispute.transunion.com) ↗  
For answers to general questions, please visit: [www.transunion.com](https://www.transunion.com) ↗

**• By Mail:**

TransUnion Consumer Relations  
P.O. Box 2000  
Chester, PA 19016-2000

**• By Phone:**

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

**SUMMARY OF RIGHTS****GENERAL SUMMARY OF RIGHTS UNDER THE FCRA**

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](https://www.consumerfinance.gov/learnmore) ↗ o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 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). For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](https://www.consumerfinance.gov/learnmore) ↗, or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 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 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 on 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](https://www.consumerfinance.gov/learnmore) for more additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness 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](https://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](https://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 1-888-567-8688 (888-5OPTOUT)
- **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.

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.

- **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.
- **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. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**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 information about your federal rights, contact:**

TYPE OF BUSINESS	CONTACT
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
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	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450

TYPE OF BUSINESS	CONTACT
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.	Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administ Office of Consumer Financial Protection (OCCP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314 Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
3. Air carriers	

TYPE OF BUSINESS	CONTACT
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board
5. Creditors Subject to the Packers and Stockyards Act, 1921	Department of Transportation 395 E Street, S.W. Washington, DC 20423 Nearest Packers and Stockyards Administration area supervisor Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416 Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549 Farm Credit Administration
6. Small Business Investment Companies	1501 Farm Credit Drive McLean, VA 22102-5090
7. Brokers and Dealers	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W.
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	

**TYPE OF BUSINESS****CONTACT**

Washington,  
DC 20580  
(877) 382-4357

**CALIFORNIA BILL OF RIGHTS**

You have the right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include a statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. The record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to place a "security alert" in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent. Recipients of your credit report are required to take reasonable steps, including contacting you at the telephone number you may provide with your security alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The security alert may prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that taking advantage of this right may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or cellular phone or other new account, including an extension of credit at point of sale. If you place a security alert on your credit report, you have a right to obtain a free copy of your credit report at the time the 1 year security alert period expires. A security alert may be requested by calling the following toll-free telephone number: (Insert applicable toll-free telephone number).

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

1. You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as a result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.
2. Beginning July 1, 2003 you have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.

## DECLARACIÓN DE DERECHOS DE CALIFORNIA

Tiene derecho a obtener una copia de su informe de crédito por parte de una agencia de informes de crédito. Es posible que se le cobre una tarifa razonable que no supere los ocho dólares (\$8). Sin embargo, no se le cobrará una tarifa si se le rechazó un crédito, empleo, seguro o alquiler de vivienda a raíz de la información de su informe de crédito dentro de los 60 días previos. La agencia de informes de crédito del consumidor debe asignarle a alguien para que lo ayude a interpretar la información de su archivo de crédito.

Tiene derecho a disputar la información imprecisa; para ello, comuníquese directamente con la agencia de informes de crédito del consumidor. Sin embargo, ni usted ni ninguna empresa de reparación de crédito u organización de servicios de crédito tiene derecho a eliminar la información precisa, actual y verificable de su informe de crédito. En virtud de la Ley Federal de Informe Imparcial de Crédito, la agencia de informes de crédito del consumidor debe eliminar la información precisa, pero negativa de su informe únicamente si tiene más de siete años de antigüedad. La información sobre bancarrota puede permanecer en el informe por 10 años.

Si notificó a una agencia de informes de crédito del consumidor, por escrito, que disputa la precisión de la información de su archivo, esta entonces debe, dentro de los 30 días hábiles, volver a investigar y modificar o eliminar la información imprecisa. La agencia de informes de crédito del consumidor puede no cambiar la tarifa por este servicio. Debe proporcionar a la agencia de informes de crédito del consumidor la información pertinente y las copias de todos los documentos que tenga en relación con un error.

Si la investigación no resuelve la disputa de manera satisfactoria, puede enviar una breve declaración a la agencia de informes de crédito del consumidor para guardar en su archivo, que explique por qué su registro es impreciso. La agencia de informes de crédito del consumidor debe incluir su declaración sobre la información disputada en el informe que emita sobre usted.

Tiene derecho a recibir un registro de todas las consultas relativas a una transacción de crédito iniciada en los 12 meses previos a su solicitud. Este registro deberá incluir a todos los destinatarios de cualquier informe de crédito del consumidor.

Puede solicitar por escrito que la información que contenga su archivo no se le proporcione a un tercero para fines de marketing.

Tiene derecho a colocar una "alerta de seguridad" en su informe de crédito, que le avise a cualquiera que reciba información de su informe de crédito que su identidad puede haberse usado sin su consentimiento. Los destinatarios de su informe de crédito deben tomar medidas razonables, incluso comunicarse con usted al número de teléfono que proporcionó con la alerta de seguridad, para verificar su identidad antes de prestarle dinero, extenderle un crédito o completar la compra, el alquiler o el arrendamiento de bienes o servicios. La alerta de seguridad puede evitar la aprobación de créditos, préstamos y servicios en nombre suyo sin su consentimiento. Sin embargo, debe saber que hacer uso de este derecho puede demorar o interferir con la aprobación oportuna de cualquier solicitud o aplicación que realice posteriormente con respecto a un nuevo préstamo, crédito, hipoteca, cuenta de teléfono celular o de otro tipo, incluso una extensión de crédito en un punto de venta. Si coloca una alerta de seguridad en su informe de crédito, tiene derecho a obtener una copia gratis de este, cuando se venza el período de alerta de seguridad de 1 año. Puede solicitar una alerta de seguridad llamando al siguiente número telefónico gratis: 1-800-680-7289

Tiene derecho a presentar una acción civil contra cualquier persona, incluso contra una agencia de informes de crédito del consumidor, que obtenga de forma inapropiada acceso a un archivo, use incorrectamente los datos del archivo de forma intencional o deliberada, o no corrija los datos imprecisos del archivo.

Si es víctima de un robo de identidad y le proporciona a una agencia de informes de crédito del consumidor una copia de un informe policial válido o un informe de investigación válido efectuado por un investigador del Departamento de Vehículos Motorizados, donde el estado del agente del orden público describa sus circunstancias, aplicará lo siguiente:

1. Tiene derecho a que la información que indique de su informe se bloquee de inmediato por ser presuntamente fraudulenta, para que esa información no pueda informarse. La información se desbloqueará únicamente si (A) la información que proporciona es una distorsión material de los hechos, (B) acepta que la información se bloqueó por error, o (C) obtuvo intencionalmente la posesión de los bienes, servicios o dinero como resultado de las transacciones bloqueadas. Si la información bloqueada se desbloquea, se le notificará de inmediato.
2. Apartir del 1 de julio de 2003, tendrá derecho a recibir, de forma gratuita y a pedido, una copia de su informe de crédito todos los meses por hasta 12 meses consecutivos.

## FRAUD VICTIM RIGHTS

## SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

### Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

- 1. You have the 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.

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, collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- 2. 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.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
- Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
- TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

- 3. You have the right to free copies of the information in your file (your "file disclosure").** An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore)

- 4. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- 5. You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.
- 6. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.
- 7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore), or write to Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).