

IdentityIQ
Reference #: 234567-IIQ-REAL
Date: 12/23/2025

CREDIT SCORE DASHBOARD

TRANSUNION	EXPERIAN	EQUIFAX
725	718	730

PERSONAL PROFILE

Field	TransUnion	Experian	Equifax
Name:	NGUYEN VAN A	NGUYEN V A	NGUYEN VAN A
Date of Birth:	1990	1990	1990
Current Address:	123 MAIN ST HANOI, 10000	123 MAIN STREET HANOI, VN 10000	123 MAIN ST HANOI, 10000
Employer:	ABC CORP	ABC CORPORATION	ABC CORP

CREDIT ACCOUNTS

1. CHASE BANK USA (Open Account - Good Standing)
Account #: 44445555**** Type: Credit Card - Revolving

	TransUnion	Experian	Equifax
Account Status:	Open	Open	Open
Monthly Payment:	\$50	\$50	\$50
Date Opened:	01/15/2020	01/15/2020	01/15/2020
Balance:	\$1,200	\$1,200	\$1,200
Terms:	Revolving	Revolving	Revolving
High Limit:	\$5,000	\$5,000	\$5,000
Past Due:	\$0	\$0	\$0
Payment Status:	Current	Current	Current
Last Reported:	12/01/2025	12/05/2025	12/01/2025
Comments:	Paid as agreed	Standard	Paid as agreed

Payment History (Last 24 Months):
OK OK

2. WELLS FARGO AUTO (Discrepancy Example)
Account #: 123456**** Type: Installment - Auto Loan

	TransUnion	Experian	Equifax
Account Status:	Open	Open	Open
Monthly Payment:	\$350	\$350	\$350
Date Opened:	05/20/2019	05/20/2019	05/20/2019
Balance:	\$15,000	\$15,500	\$15,000
Terms:	60 Months	60 Months	60 Months
High Limit:	\$25,000	\$25,000	\$25,000
Past Due:	\$0	\$0	\$0
Payment Status:	Current	Current	Current
Last Reported:	12/01/2025	12/01/2025	12/01/2025

3. CITIBANK CARDS (Late Payment Example)

Account #: ****8888

Type: Credit Card - Revolving

	TransUnion	Experian	Equifax
Account Status:	Open	Open	Open
Monthly Payment:	\$25	\$25	\$25
Date Opened:	10/10/2021	10/10/2021	10/10/2021
Balance:	\$500	\$500	\$500
Terms:	Revolving	Revolving	Revolving
High Limit:	\$1,000	\$1,000	\$1,000
Past Due:	\$25	\$0	\$0
Payment Status:	Late 30 Days	Current	Current
Last Reported:	12/01/2025	12/01/2025	12/01/2025
Comments:	Account delinquent	Account current	Account current

Payment History:

30 OK

4. MIDLAND CREDIT (Collection Example)

Account #: 99990000

Type: Collection Agency

	TransUnion	Experian	Equifax
Account Status:	Closed	Closed	Closed
Monthly Payment:	\$0	\$0	\$0
Date Opened:	01/01/2018	01/01/2018	01/01/2018
Balance:	\$2,500	\$2,500	\$2,500
Terms:	1 Month	1 Month	1 Month
High Limit:	\$2,500	\$2,500	\$2,500
Past Due:	\$2,500	\$2,500	\$2,500
Payment Status:	Collection	Collection	Collection
Last Reported:	12/01/2025	12/01/2025	12/01/2025
Date Last Active:	06/01/2018	06/01/2018	01/01/2017

INQUIRIES

Creditor Name	Date	Bureau	Type
BANK OF AMERICA	11/20/2025	TransUnion	Credit Card
CAPITAL ONE	09/01/2025	Experian	Credit Card
CHASE HOME LEND	10/15/2025	TransUnion	Real Estate

PUBLIC RECORDS

No public records found.

End of Report