

IdentityIQ - 3 Bureau Credit Report

Reference #: 234567-IIQ-REAL

Date: 12/23/2025

CREDIT SCORE DASHBOARD

	TransUnion	Experian	Equifax
	n	n	x
Credit Score	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

Type: Credit Card - Revolving

Account #: 44445555****

Field	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 (24 months) :

2 WELLS FARGO AUTO

Type: Installment - Auto Loan

Account #: 123456*****

Field	TransUnion	Experian	Equifax
	n		
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	12/01/202	12/01/20	12/01/20
	5	25	25

⚠️ Discrepancy example: Balance Experian ≠ TU/EQ

3 CITIBANK CARDS

Type: Credit Card – Revolving

Account #: ****8888

Field	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
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:

4 MIDLAND CREDIT

Type: Collection Agency

Account #: 99990000

Field	TransUnion	Experian	Equifax
	n		
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
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.