

IdentityIQ - 3 Bureau Credit Report

Reference #: 234567-IIQ-REAL

Date: 12/23/2025

CREDIT SCORE DASHBOARD

| | TransUnion | Experian | Equifax |
|--------------|------------|----------|---------|
| 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):

OK OK

2] WELLS FARGO AUTO

Type: Installment - Auto Loan

Account #: 123456****

| Field | 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 |

⚠ 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:

30 OK OK

4 MIDLAND CREDIT

Type: Collection Agency

Account #: 99990000

| Field | 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 |
| 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.