

Conrad Poston's Credit Summary

666 Credit Score	\$1,619/mo Payments	No Credit Freeze	No Fraud Alert	No Deceased
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Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Conrad Poston	CONRAD J POSTON
Age: 30	
142 Meadowlook Way	581 W 123RD AVE
Boulder, CO. 80304	DENVER, CO. 80234

Categories	# / Balance
Revolving Accounts (Open)	3 / \$18,887
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	1 / \$35,289
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 1
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	7 / 1

Credit Factors

1 Over Limit Acnt
Total Rev Usage > 90%
Pay \$11327 so Accts < 40%
5 RE Lates in 12-24 mo
2 Rev Lates in 12-24 mo
1 Paid Collection
1 Rev Late in 2-4 yrs
7k+ line for 10+ yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
Good Closed Rev Depth
No Open Mortgage
Seasoned Closed Accounts

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
DUKE ENERGY PROGRESS		Closed - 11/7/21	2020	\$0
Late Pays	Account	Status	Past Due	
30 - 08/24, 30 - 05/24, 30 - 04/24	PNC BANK	Open		
60 - 04/24, 30 - 03/24	JPMCB CARD SERVICES	Open		
Lates +2yr: 1/30				
30 - 05/24, 30 - 04/24	PNC BANK	Closed - 2/28/25		

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Credit Card)	\$1,280	\$1,400	91%	\$43	I	2019
WELLS FARGO CARD SER (Credit Card)	\$17,607	\$17,500	101%	\$471	I	2014
Credit Card Open Totals: (No Retail)	\$18,887	\$18,900	100%	\$514		
Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
Bank of America (Credit Card)	\$0	\$13,000	0%	\$0	A	2018
Totals	\$0	\$13,000	0%	\$0		
Line of Credit Accounts	Balance	Limit		Payment	Resp	Age
No Line of Credit Accounts						
Real Estate Accounts	Balance	Limit		Payment	Resp	Age
No Real Estate Accounts						
Installment Accounts	Balance	Limit		Payment	Resp	Age
PNC BANK (Auto)	\$35,289	\$66,302		\$1,105	I	2021
Totals	\$35,289	\$66,302		\$1,105		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
WELLS FARGO CARD SER (Retail Account)	\$0	\$4,100	0%	\$0	J	2014
BARCLAYS BANK DELAWA (Flexible Spending Credit Card)	\$0	\$2,500	0%	\$0	I	2019
DISCOVER CARD (Credit Card)	\$0	\$2,000	0%	\$0	I	2019
WELLS FARGO CARD SER (Secured Credit Card)	\$0	\$300	0%	\$0	I	2013
Totals	\$0	\$4,800	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
No Line of Credit Accounts					

Real Estate Accounts	Balance	Limit	Payment	Resp	Age
No Real Estate Accounts					

Installment Accounts	Balance	Limit	Payment	Resp	Age
PNC BANK (Auto)	\$35,289	\$66,302	\$1,105	I	2021
Totals	\$35,289	\$66,302	\$1,105		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					