

Russell Jones's Credit Summary

604 Credit Score	\$0/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: Russell Jones	RUSSELL P PIERCE JONES
Age: 60	
3614 Balmont St	140 MARIPOSA TER
Lancaster, CA. 93536	MEDFORD, OR. 97504

Categories	# / Balance
Revolving Accounts (Open)	4 / \$5,855
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	0 / \$0
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	4 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

1 Unpaid Collection
\$1934 Unpaid Collection(s)
3 Over Limit Acnt
Total Rev Usage > 90%
Past Due Not Late
Pay \$1334 so Accts < 40%
3 Chrgd Off Rev Accts
No Open 1k+ Lines
No Open Rev Credit Lines
No Closed Rev Depth
Less than 5 yrs
Seasoned Closed Accounts
1+ Closed Rev Accnts
\$158 Unpaid 1 Collection
No Open Mortgage
Drop Bad Auth User (CITICARDS CBNA)
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
VERIZON WIRELESS	Collection account.	Open	2024	\$158
FIRST PREMIER	Charged off account.	Open	2023	\$845
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Open	2022	\$394
FIRST PREMIER	Charged off account.	Open	2022	\$695

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
FIRST PREMIER (Credit Card)	\$845	\$700	121%	\$0	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$394	\$300	131%	\$0	I	2022
FIRST PREMIER (Credit Card)	\$695	\$500	139%	\$0	I	2022
Credit Card Open Totals: (No Retail)	\$1,934	\$1,500	129%	\$0		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Flexible Spending Credit Card)	\$3,921	\$6,000	65%	\$59	A	2022
Totals	\$3,921	\$6,000	65%	\$59		

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
No Installment Accounts					

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Category		Balance	Limit	%	Payment	Resp	Age
Revolving Accounts							
SYNCB/TOYSRUS (Retail Account)		\$0	\$500	0%	\$0	I	2011
SYNCB/JC PENNEYS (Retail Account)		\$0	\$100	0%	\$0	I	2010
Totals		\$0	\$0		\$0		
Line of Credit Accounts							
No Line of Credit Accounts							
Real Estate Accounts							
No Real Estate Accounts							
Installment Accounts							
No Installment Accounts							
Miscellaneous Accounts							
No Miscellaneous Accounts							