

Ronald Adle's Credit Summary

569 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: Ronald Adle	RONALD R ADLE JR
Age: 50	
Po Box 352	117 PARK AVE
Oriskany, NY. 13424	ORISKANY, NY. 13424

Categories	# / Balance
Revolving Accounts (Open)	8 / \$5,493
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$11,292
Miscellaneous Accounts (Open)	4 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	10 / 3
Inquires (Last 6 Months)	4
Late Pays (Last 2/2+ Years)	0 / 2

Credit Factors

4 Charged Off Accts
3 Unpaid Collection(s)
\$19799 Unpaid Collection(s)
5 Over Limit Acnt
Past Due Not Late
6 Chrgd Off Rev Accts
2 Inq Last 4 Mo
1 Charged Off Acct
1 Chrgd Off Rev Acct
\$3759 Unpaid Collections
No Closed Rev Depth
2 Rev Lates in 2-4 yrs
No 7.5k+ Lines
Less than 5 yrs
Ok Open Rev Depth
3+ Closed Rev Accnts
No Open Mortgage
No Rev Acct Open 10K 2yr
1 Inq last 2-4 Mo
1 Inq Last 4-5 mo
1 Inqs Fall Off In 30 Days
1 Total Inq 0-2 Mo
1 Total Inq 2-4 Mo
1 Total Inqs 4-5 mo
1 Total Inqs 5-6 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CAPITAL ONE/WMT	Charged off account. Account closed by credit grantor.	Open	2018	\$396
CELTIC BANK	Consumer disputes this account information.	Open	2025	\$745
LVNV FUNDING LLC	Collection account.	Open	2024	\$2,023
LVNV FUNDING LLC	Collection account.	Open	2024	\$991
FIRST PREMIER	Charged off account. Account closed by credit grantor.	Open	2021	\$882
FIRST SOURCE FEDERAL	Charged off account. Involuntary repossession.	Open	2019	\$7,130
FIRST SOURCE FEDERAL	Charged off account.	Open	2019	\$4,162
TD BANK USA/TARGET C	Charged off account. Account closed by credit grantor.	Open	2019	\$457
DISCOVER CARD	Charged off account.	Open	2018	\$3,014
CAPITAL ONE BANK USA	Charged off account. Account closed by credit grantor.	Open	2018	\$744
FINGERHUT	Charged off account.	Closed - 9/2/24	2022	\$0
THE BANK OF MISSOURI	Charged off account.	Closed - 7/21/24	2021	\$0
Continental Finance	Charged off account.	Closed - 1/11/22	2021	\$0

Inquiries

CAPITAL ONE - 08/12/25

CAPITAL ONE BANK USA - 06/13/25

CAPITAL ONE BANK USA - 04/13/25

ONEMAIN - 03/18/25

EXXON/CBNA - 02/02/25

CAPITAL ONE BANK USA - 02/02/25

CAPITAL ONE BANK USA - 01/15/25

ONEMAIN - 01/03/25

BANK OF MISSOURI - 07/29/24

CAPITAL ONE BANK USA - 12/25/23

CAPITAL ONE BANK USA - 12/23/23

CAPITAL ONE BANK USA - 11/03/23

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30, 1/60	FINGERHUT/WEBBANK	Closed - 9/1/23	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE/WMT (Retail Account)	\$396	\$200	198%	\$0	I	2018
SUPER.COM/MRVBANKS (Secured Credit Card)	\$0	\$5,000	0%	\$0	I	2025
Current (Secured Credit Card)	\$0	\$0	0%	\$0	I	2025
SUPER.COM/MRVBANKS (Secured Credit Card)	\$0	\$5,000	0%	\$0	I	2024
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$141	0%	\$0	I	2022
FIRST PREMIER (Credit Card)	\$882	\$625	141%	\$0	I	2021
TD BANK USA/TARGET C (Credit Card)	\$457	\$200	229%	\$0	I	2019
DISCOVER CARD (Credit Card)	\$3,014	\$3,000	100%	\$0	I	2018
CAPITAL ONE BANK USA (Credit Card)	\$744	\$500	149%	\$0	I	2018
Credit Card Open Totals: (No Retail)	\$5,493	\$14,466	38%	\$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
FIRST SOURCE FEDERAL (Auto)	\$7,130	\$7,130		\$0	J	2019
FIRST SOURCE FEDERAL (Note Loan)	\$4,162	\$4,162		\$0	J	2019
Totals	\$11,292	\$11,292		\$0		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
SUPER.COM/MRVBANKS (Secured Credit Card)	\$0	\$5,000		\$0	I	2025
Current (Secured Credit Card)	\$0	\$0		\$0	I	2025
SUPER.COM/MRVBANKS (Secured Credit Card)	\$0	\$5,000		\$0	I	2024
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$0	\$141		\$0	I	2022
Totals	\$0	\$10,141		\$0		

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
ATLAS (Line of Credit)	\$0	\$1,000	0%	\$0	I	2025
FINGERHUT (Retail Account)	\$0	\$200	0%	\$0	I	2022
FINGERHUT/WEBBANK (Retail Account)	\$0	\$700	0%	\$0	I	2020
THE BANK OF MISSOURI (Credit Card)	\$0	\$700	0%	\$0	I	2021
SYNAPSE CREDIT LLC (Secured Credit Card)	\$0	\$0	0%	\$0	I	2022
Continental Finance (Credit Card)	\$0	\$500	0%	\$0	I	2021
SYNCB/PAYPAL (Credit Card)	\$0	\$250	0%	\$0	I	2019
Totals	\$0	\$1,450	0%	\$0		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
ATLAS (Line of Credit)	\$0	\$1,000	\$0	I	2025
MCBURBEROD FINANCIAL (Credit Line Secured)	\$0	\$1,000	\$0	I	2022
Totals	\$0	\$1,000	\$0		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
FIRST SOURCE FEDERAL (Auto)	\$7,130	\$7,130	\$0	J	2019
FIRST SOURCE FEDERAL (Note Loan)	\$4,162	\$4,162	\$0	J	2019
Totals	\$11,292	\$11,292	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
SYNAPSE CREDIT LLC (Secured Credit Card)	\$0	\$0	\$0	I	2022
Totals	\$0	\$0	\$0		