

Dale Stover's Credit Summary

678 Credit Score	\$1,552/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: Dale Stover	DALE J STOVER
Age: 64	
Po Box 1954	PO BOX 1954
Cheyenne, WY. 82003	CHEYENNE, WY. 82003

Categories	# / Balance
Revolving Accounts (Open)	4 / \$34,442
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$907
Installment Accounts (Open)	1 / \$10,450
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

1 Over Limit Accnt
Total Rev Usage > 90%
Pay \$20154 so Accts < 40%
1 Chrgd Off Rev Acct
2 Rev Lates in 2-4 yrs
7k+ line for 12+yrs
Great Closed Rev Depth
Ok Open Rev Depth
3+ Closed Rev Accnts
Closed Accnts Over 10k
Seasoned Closed Accounts
No Open Mortgage
1 Inqs Fall Off In 30 Days
1 Total Inqs 5-6 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
WELLS FARGO CARD SER	Account paid for less than full balance.	Closed - 6/11/21	2017	\$0

Inquiries

CITIBANK NA., BEST B - 04/03/25

CITIBANK NA., BEST B - 08/12/24

ONEMAIN - 07/08/24

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	WARREN FEDERAL CU	Open	
Lates +2yr: 1/30	SYNCB/PAYPAL	Closed - 11/14/23	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/LOWES (Retail Account)	\$0	\$1,500	0%	\$0	I	2024
WARREN FEDERAL CU (Line of Credit)	\$907	\$2,000	45%	\$65	I	2022
BESTBUY/CBNA (Credit Card)	\$515	\$2,000	26%	\$59	I	2024
CITICARDS CBNA (Flexible Spending Credit Card)	\$9,971	\$9,700	103%	\$643	I	2017
WARREN FEDERAL CU (Credit Card)	\$23,956	\$25,000	96%	\$479	I	2012
Credit Card Open Totals: (No Retail)	\$35,349	\$36,700	96%	\$1,246		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
WARREN FEDERAL CU (Line of Credit)	\$907	\$2,000	\$65	I	2022
Totals	\$907	\$0	\$65		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
WESTLAKE FINANCIAL (Unsecured)	\$10,450	\$11,000	\$306	I	2025
Totals	\$10,450	\$11,000	\$306		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/CARE CREDIT (Retail Account)	\$0	\$3,000	0%	\$0	I	2013
THD/CBNA (Retail Account)	\$0	\$5,000	0%	\$0	I	2013
AQUA FINANCE (Line of Credit)	\$0	\$8,000	0%	\$0	J	2018
SEARS/CBNA (Retail Account)	\$0	\$2,200	0%	\$0	I	2011
SYNCB/PAYPAL (Credit Card)	\$0	\$3,000	0%	\$0	I	2020
WELLS FARGO CARD SER (Flexible Spending Credit Card)	\$0	\$15,350	0%	\$0	I	2017
CAPITAL ONE BANK USA (Business Credit Card (individual has primary responsibility))	\$0	\$900	0%	\$0	I	2002
WELLS FARGO CARD SER (Credit Card)	\$0	\$6,500	0%	\$0	I	2011
WARREN FEDERAL CU (Credit Card)	\$0	\$8,500	0%	\$0	I	2012
DISCOVER CARD (Credit Card)	\$0	\$6,000	0%	\$0	I	2012
Totals	\$0	\$40,250	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
WESTLAKE FINANCIAL (Unsecured)	\$10,450	\$11,000	\$306	I	2025
Totals	\$10,450	\$11,000	\$306		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					