

Shane Ruprecht's Credit Summary

691 Credit Score	\$564/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: Shane Ruprecht	SHANE S RUPRECHT
Age: 34	
1243 Edmonson Ave NE	5280 ANNAPOLIS LN N APT 3327
Monticello, MN. 55362	PLYMOUTH, MN. 55446

Categories	# / Balance
Revolving Accounts (Open)	6 / \$14,154
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$0
Installment Accounts (Open)	1 / \$2,709
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

2 Inq Last 4 Mo
1 Rev Late in 6-12 mo
2 Inqs last 2-4 Mo
Less than 5 yrs
2 Total Inq 2-4 Mo
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

Inquiries

TD BANK USA/TARGET C - 06/26/25

CBNA - 05/21/25

COMENITYCAPITAL/B&H - 05/13/24

CBNA - 11/27/23

Late Pays	Account	Status	Past Due
30 - 12/24	COMENITYCAPITAL/B&H	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/B&H (Retail Account)	\$0	\$4,800	0%	\$0	I	2024
HUNTINGTON NATIONAL (Line of Credit)	\$0	\$500	0%	\$0	I	2022
TD BANK USA/TARGET C (Credit Card)	\$296	\$3,500	8%	\$30	I	2025
CITICARDS CBNA (Credit Card)	\$4,751	\$4,800	99%	\$48	I	2025
CITICARDS CBNA (Credit Card)	\$4,654	\$5,500	85%	\$47	I	2023
CITICARDS CBNA (Credit Card)	\$0	\$7,500	0%	\$0	I	2021
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$4,453	\$17,500	25%	\$44	I	2014
Credit Card Open Totals: (No Retail)	\$14,154	\$38,800	36%	\$169		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
HUNTINGTON NATIONAL (Line of Credit)	\$0	\$500	\$0	I	2022
Totals	\$0	\$0	\$0		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
AFFINITY PLUS FCU (Unsecured)	\$2,709	\$20,000	\$395	I	2021
Totals	\$2,709	\$20,000	\$395		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/GUITAR CENTER (Retail Account)	\$0	\$2,500	0%	\$0	I	2017
BEST BUY/CBNA (Retail Account)	\$0	\$4,000	0%	\$0	I	2019
BEST BUY/CBNA (Retail Account)	\$0	\$4,000	0%	\$0	I	2015
SYNCB/JC PENNEYS (Retail Account)	\$0	\$1,000	0%	\$0	I	2015
TD BANK USA/TARGET C (Credit Card)	\$0	\$1,500	0%	\$0	I	2017
Totals	\$0	\$1,500	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
AFFINITY PLUS FCU (Unsecured)	\$2,709	\$20,000	\$395	I	2021
Totals	\$2,709	\$20,000	\$395		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					