

Monique Alston's Credit Summary

754 Credit Score	\$979/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: Monique Alston	MONIQUE NOLLEVAUX LANDRY
Age: 62	
370 Edgemere Ave	151 ROBYN LN
Hallsville, TX. 75650	LONGVIEW, TX. 75605

Categories	# / Balance
Revolving Accounts (Open)	6 / \$10,743
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$1,768
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	1 / 3
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	0 / 0

Credit Factors

\$9796 Unpaid Collection(s)
Total Rev Usage > 90%
Pay \$9796 so Accts < 40%
No 3k+ Lines
1 Chrgd Off Rev Acct
2 Chrgd Off Rev Accts
Avg Age Open
Light Open Rev Depth
1 Charged Off Acct 2-4
Accounts Too New
Great Closed Rev Depth
3+ Closed Rev Accnts
Seasoned Closed Accounts
Closed Accnts Over 7.5k
8+ Closed RE Accounts
No Open Mortgage
No Rev Acct Open 10K 2yr

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
NEIGHBORS FEDERAL CR	Account paid for less than full balance. Paid chair	Closed - 6/30/23	2015	\$0
NEIGHBORS FEDERAL CR	Charged off account.	Closed - 9/25/22	2015	\$9,796
CAPITAL ONE BANK USA	Account paid for less than full balance. Paid chair	Closed - 7/15/21	2007	\$0
SYNCB/SAM S CLUB DC	Account paid for less than full balance.	Closed - 10/21/19	2016	\$0

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/AMAZON PLCC (Retail Account)	\$0	\$500	0%	\$0	I	2025
COMENITYCAPITAL/ULTA (Credit Card)	\$741	\$2,550	29%	\$30	I	2025
SYNCB/SAM S CLUB DC (Credit Card)	\$206	\$2,500	8%	\$40	I	2025
EASTMAN CREDIT UNION (Credit Card)	\$0	\$1,000	0%	\$0	I	2024
NEIGHBORS FEDERAL CR (Credit Card)	\$9,796	\$10,000	98%	\$0	I	2015
Credit Card Open Totals: (No Retail)	\$10,743	\$16,050	67%	\$70		

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
EASTMAN CREDIT UNION (Unsecured)	\$1,768	\$10,000	\$909	I	2024
Totals	\$1,768	\$10,000	\$909		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/ACAD (Retail Account)	\$0	\$400	0%	\$0	I	2020
SYNCB/JC PENNEYS (Retail Account)	\$0	\$1,900	0%	\$0	I	2018
MACYS/CITIBANK NA (Retail Account)	\$0	\$600	0%	\$0	I	2011
SYNCB/CARE CREDIT (Retail Account)	\$0	\$4,400	0%	\$0	I	2008
SYNCB/HAVERTYS (Retail Account)	\$0	\$5,500	0%	\$0	I	2009
COMENITYCAPITAL/ULTA (Credit Card)	\$0	\$2,350	0%	\$0	I	2022
CAPITAL ONE BANK USA (Flexible Spending Credit Card)	\$0	\$6,000	0%	\$0	I	2007
SYNCB/TJX CO DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2017
SYNCB/TJX CO DC (Credit Card)	\$0	\$800	0%	\$0	I	2018
SYNCB/SAM S CLUB DC (Credit Card)	\$0	\$4,430	0%	\$0	I	2016
SYNCB/STEIN MART DC (Credit Card)	\$0	\$2,000	0%	\$0	I	2011
Totals	\$0	\$16,604	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
EASTMAN CREDIT UNION (Unsecured)	\$1,768	\$10,000	\$909	I	2024
Totals	\$1,768	\$10,000	\$909		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					