

# Karen McArthur's Credit Summary

607	\$45/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Karen McArthur	KAREN LUCILLE MCARTHUR
Age: 58	
1945 Scottsville Rd	6516 LAGRANDE PLACE DR APT 4
Bowling Green, KY. 42104	LEWISVILLE, NC. 27023

Categories	# / Balance
Revolving Accounts (Open)	3 / \$632
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	4 / \$4,403
Miscellaneous Accounts (Open)	2 / \$89

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	3 / 0
Inquires (Last 6 Months)	0
Late Pays (Last 2/2+ Years)	17 / 66

## Credit Factors

2 Unpaid Collection(s)  
\$632 Unpaid Collection(s)  
4 RE Lates in 6-12 mo  
1 Over Limit Acct  
Past Due Not Late  
1 Chrgd Off Rev Acct  
No Open Rev Credit Lines  
12 RE Lates in 12-24 mo  
No 3k+ Lines  
66 RE Lates in 2-4 yrs  
No Closed Rev Depth  
\$1191 Unpaid Collections  
Less than 5 yrs  
3+ Closed Rev Acnts  
6+ Closed RE Accounts  
No Open Mortgage  
No Rev Acct Open 10K 2yr

## Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
PROGRESSIVE	Consumer disputes this account information.	Open	2025	\$93
FIRST PREMIER	Charged off account.	Open	2023	\$632
VERIZON WIRELESS	Collection account.	Open	2023	\$1,098

Late Pays	Account	Status	Past Due
RF - 01/25, RF - 12/24, RF - 11/24, RF - 10/24, RF - 09/24, RF - 08/24, RF - 07/24, RF - 06/24, RF - 05/24, RF - 04/24, RF - 03/24, RF - 02/24, RF - 01/24, RF - 12/23, RF - 11/23, RF - 10/23, RF - 09/23 Lates +2yr: 48/90+	HERITAGE FAMILY FEDE	Closed - 2/28/25	
Lates +2yr: 9/90+	DEPT OF ED	Closed - 8/31/23	
Lates +2yr: 9/90+	DEPT OF ED	Closed - 8/31/23	

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
KIKOFF LENDING, LLC (Retail Account)	\$0	\$750	0%	\$0	I	2021
Current (Secured Credit Card)	\$0	\$0	0%	\$0	I	2025
FIRST PREMIER (Credit Card)	\$632	\$400	158%	\$0	I	2023
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$89	\$1,755	5%	\$0	I	2020
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$721</b>	<b>\$2,155</b>	<b>33%</b>	<b>\$0</b>		

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
CHIMEFIN/THE BANCORP (Unsecured)	\$35	\$100	\$35	I	2025
KOVO INC (Installment Sales Contract)	\$220	\$240	\$10	I	2025
HERITAGE FAMILY FEDE (Unsecured)	\$4,148	\$5,887	\$177	I	2018
<b>Totals</b>	<b>\$4,403</b>	<b>\$6,227</b>	<b>\$222</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
Current (Secured Credit Card)	\$0	\$0	\$0	I	2025
CHIMEFIN/STRIDE BANK (Secured Credit Card)	\$89	\$1,755	\$0	I	2020
<b>Totals</b>	<b>\$89</b>	<b>\$1,755</b>	<b>\$0</b>		

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
FINGERHUT (Retail Account)	\$0	\$200	0%	\$0	I	2022
FINGERHUT/WEBBANK (Retail Account)	\$0	\$200	0%	\$0	I	2021
FINGERHUT/WEBBANK (Retail Account)	\$0	\$200	0%	\$0	I	2021
FINGERHUT/WEBBANK (Retail Account)	\$0	\$300	0%	\$0	I	2015
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>		<b>\$0</b>		

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
CHIMEFIN/THE BANCORP (Unsecured)	\$35	\$100	\$35	I	2025
KOVO INC (Installment Sales Contract)	\$220	\$240	\$10	I	2025
HERITAGE FAMILY FEDE (Unsecured)	\$4,148	\$5,887	\$177	I	2018
<b>Totals</b>	<b>\$4,403</b>	<b>\$6,227</b>	<b>\$222</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					