

## Karen McArthur's Credit Summary

|                            |                            |                            |                          |                       |
|----------------------------|----------------------------|----------------------------|--------------------------|-----------------------|
| <b>607</b><br>Credit Score | <b>\$45/mo</b><br>Payments | <b>No</b><br>Credit Freeze | <b>No</b><br>Fraud Alert | <b>No</b><br>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 Acnt  
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 Accnts  
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, | HERITAGE FAMILY FEDE | Closed - 2/28/25 |          |
| RF - 10/23, RF - 09/23                                      |                      |                  |          |
| Lates +2yr: 48/90+                                          |                      |                  |          |
| 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 |         |       |         |      |     |