

Jimmy Posey's Credit Summary

555	\$464/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Jimmy Posey	JIMMY L POSEY
Age: 47	
2633 Myrick Ln	2633 MYRICK LN
Twinsburg, OH. 44087	TWINSBURG, OH. 44087

Categories	# / Balance
Revolving Accounts (Open)	9 / \$12,818
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$100
Installment Accounts (Open)	7 / \$76,598
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	0 / 2
Inquires (Last 6 Months)	1
Late Pays (Last 2/2+ Years)	4 / 55

Credit Factors

4 Over Limit Acnt
Total Rev Usage > 90%
Pay \$4935 so Accts < 40%
Light Open Rev Depth
50 RE Lates in 2-4 yrs
No Closed Rev Depth
1 Charged Off Acct 2-4
1 Rev Late in 12-24 mo
No 5k+ Lines
1 Paid Collection
2 Rev Lates in 2-4 yrs
Less than 5 yrs
1+ Closed Rev Accnts
7+ Closed RE Accounts
8+ Rev Accnts with Balances
No Open Mortgage
Drop Bad Auth User (CAPITAL ONE BANK US)
No Rev Acct Open 10K 2yr
1 Inqs Fall Off In 30 Days
1 Total Inqs 5-6 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
THE SUMMIT FEDERAL CREDIT U		Closed - 3/18/23	2022	\$0
TIMEPAYMENT CORP	Charged off account.	Closed - 7/1/22	2016	\$0

Inquires

CAPITAL ONE BANK USA - 03/12/25

Late Pays	Account	Status	Past Due
30 - 06/24	DILLARDS/CBNA	Open	
Lates +2yr: 2/30			
120 - 11/23, 90 - 10/23, 60 - 09/23	CAPITAL ONE BANK USA	Open	
Lates +2yr: 3/30			
Lates +2yr: 5/90+	DEPT OF ED/AIDVANTAG	Closed - 2/21/23	
Lates +2yr: 5/90+	DEPT OF ED/AIDVANTAG	Closed - 2/21/23	
Lates +2yr: 5/90+	DEPT OF ED/AIDVANTAG	Closed - 2/21/23	
Lates +2yr: 5/90+	DEPT OF ED/AIDVANTAG	Closed - 2/21/23	
Lates +2yr: 5/90+	DEPT OF ED/AIDVANTAG	Closed - 2/21/23	
Lates +2yr: 5/90+	DEPT OF ED/AIDVANTAG	Closed - 2/21/23	
Lates +2yr: 5/90+	DEPT OF ED/AIDVANTAG	Closed - 2/21/23	
Lates +2yr: 5/90+	DEPT OF ED/AIDVANTAG	Closed - 2/21/23	
Lates +2yr: 5/90+	DEPT OF ED/AIDVANTAG	Closed - 2/21/23	
Lates +2yr: 5/90+	DEPT OF ED/AIDVANTAG	Closed - 2/21/23	
Lates +2yr: 5/90+	DEPT OF ED/AIDVANTAG	Closed - 2/21/23	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
HUNTINGTON NATIONAL (Line of Credit)	\$100	\$100	100%	\$33	I	2025
FINGERHUT (Retail Account)	\$0	\$1,700	0%	\$0	I	2022
DILLARDS/CBNA (Retail Account)	\$300	\$350	86%	\$49	I	2013
CAPITAL ONE BANK USA (Credit Card)	\$406	\$500	81%	\$29	I	2025
THE BANK OF MISSOURI (Credit Card)	\$969	\$1,000	97%	\$49	I	2024
CITICARDS CBNA (Credit Card)	\$3,637	\$3,500	104%	\$164	I	2024
CREDIT ONE BANK (Credit Card)	\$666	\$750	89%	\$30	I	2024
CREDIT ONE BANK (Credit Card)	\$1,276	\$1,200	106%	\$64	I	2022
CREDIT ONE BANK (Credit Card)	\$901	\$900	100%	\$46	I	2020
Credit Card Open Totals: (No Retail)	\$8,255	\$7,850	105%	\$464		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CAPITAL ONE BANK USA (Credit Card)	\$4,663	\$4,500	104%	\$166	A	2005
Totals	\$4,663	\$4,500	104%	\$166		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
HUNTINGTON NATIONAL (Line of Credit)	\$100	\$100	\$33	I	2025
Totals	\$100	\$0	\$33		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
DEPT OF ED/AIDVANTAG (Education Loan)	\$4,253	\$3,882	\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,251	\$2,202	\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$1,941	\$1,772	\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$1,934	\$1,756	\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$1,262	\$1,232	\$0	I	2023

DEPT OF ED/AIDVANTAG (Education Loan)	\$64,957	\$59,306	\$0	I	2021
Totals	\$76,598	\$70,150	\$0		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
SYNCB/SAMS CLUB (Retail Account)	\$0	\$230	0%	\$0	I	2016
SYNCB/GAP (Retail Account)	\$0	\$200	0%	\$0	I	2013
Totals	\$0	\$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
DEPT OF ED/AIDVANTAG (Education Loan)	\$4,253	\$3,882		\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$2,251	\$2,202		\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$1,941	\$1,772		\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$1,934	\$1,756		\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$1,262	\$1,232		\$0	I	2023
DEPT OF ED/AIDVANTAG (Education Loan)	\$64,957	\$59,306		\$0	I	2021
Totals	\$76,598	\$70,150		\$0		
Miscellaneous Accounts	Balance	Limit		Payment	Resp	Age
No Miscellaneous Accounts						