

# Chris Oldenburg's Credit Summary

<b>623</b> Credit Score	<b>\$605/mo</b> Payments	<b>No</b> Credit Freeze	<b>No</b> Fraud Alert	<b>No</b> Deceased
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## Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Chris Oldenburg	CHRIS T OLDENBURG
Age: 56	
631 Shelby Forest Trl	631 SHELBY FOREST TRL
Chelsea, AL. 35043	CHELSEA, AL. 35043

Categories	# / Balance
Revolving Accounts (Open)	6 / \$14,530
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	2 / \$11,961
Miscellaneous Accounts (Open)	0 / \$0

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

## Credit Factors

1 Over Limit Acnt  
Total Rev Usage > 75%  
Past Due Not Late  
Pay \$3722 so Accts < 40%  
15 Rev Lates in 2-4 yrs  
Light Open Rev Depth  
1 RE Late in 0-3 mo  
1 Rev Late in 6-12 mo  
No Closed Rev Depth  
No 5k+ Lines  
Less than 5 yrs  
Seasoned Closed Accounts  
3+ Closed Rev Accnts  
Closed Accnts Over 10k  
No Open Mortgage  
Drop Bad Auth User (CITICARDS CBNA, and J...  
No Rev Acct Open 10K 2yr

## Credit Alerts

Late Pays	Account	Status	Past Due
Past Due - 09/25	WESTLAKE FINANCIAL	Open	\$175
30 - 11/23	CITICARDS CBNA	Open	
30 - 03/25	CAPITAL ONE BANK USA	Open	
Lates +2yr: 3/30			
Lates +2yr: 2/30	JPMCB CARD SERVICES	Open	
Lates +2yr: 1/30, 1/60, 1/90+	PNC BANK		Closed - 5/17/25
Lates +2yr: 3/30, 3/60, 3/90+	AMERICAN EXPRESS		Closed - 11/19/24

## Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
JPMCB CARD SERVICES (Credit Card)	\$1,800	\$2,000	90%	\$61	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$4,230	\$4,400	96%	\$147	I	2024
CAPITAL ONE BANK USA (Credit Card)	\$452	\$500	90%	\$25	I	2023
CAPITAL ONE BANK USA (Credit Card)	\$0	\$1,000	0%	\$0	I	2018
<b>Credit Card Open Totals: (No Retail)</b>	<b>\$6,482</b>	<b>\$7,900</b>	<b>82%</b>	<b>\$233</b>		

Revolving Accounts - Authorized User	Balance	Limit	%	Payment	Resp	Age
CITICARDS CBNA (Flexible Spending Credit Card)	\$3,269	\$3,190	102%	\$197	A	2023
JPMCB CARD SERVICES (Flexible Spending Credit Card)	\$4,779	\$6,000	80%	\$162	A	2017
<b>Totals</b>	<b>\$8,048</b>	<b>\$9,190</b>	<b>88%</b>	<b>\$359</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
SUNRISE BANKS C/O SE (Secured)	\$502	\$717	\$35	I	2024
WESTLAKE FINANCIAL (Unsecured)	\$11,459	\$12,000	\$337	I	2024
<b>Totals</b>	<b>\$11,961</b>	<b>\$12,717</b>	<b>\$372</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

## Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
PNC BANK (Line of Credit)	\$0	\$3,000	0%	\$0	I	2011
MACYS/CITIBANK NA (Retail Account)	\$0	\$960	0%	\$0	J	1996
SYNCB/SAMS CLUB (Retail Account)	\$0	\$124	0%	\$0	I	1997
SYNCB/JC PENNEYS (Retail Account)	\$0	\$124	0%	\$0	I	1992
SYNCB/LOWES (Retail Account)	\$0	\$439	0%	\$0	I	1998
AMERICAN EXPRESS (Credit Card)	\$0	\$15,000	0%	\$0	I	2015
SYNCB/STEIN MART DC (Credit Card)	\$0	\$1,024	0%	\$0	I	2015
<b>Totals</b>	<b>\$0</b>	<b>\$16,024</b>	<b>0%</b>	<b>\$0</b>		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
PNC BANK (Line of Credit)	\$0	\$3,000	\$0	I	2011
<b>Totals</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
SUNRISE BANKS C/O SE (Secured)	\$502	\$717	\$35	I	2024
WESTLAKE FINANCIAL (Unsecured)	\$11,459	\$12,000	\$337	I	2024
<b>Totals</b>	<b>\$11,961</b>	<b>\$12,717</b>	<b>\$372</b>		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
SIMPLEBILLS CORPORAT (Utility Company)	\$0	\$104	\$104	I	2020
<b>Totals</b>	<b>\$0</b>	<b>\$104</b>	<b>\$104</b>		