

Michelle Donelson's Credit Summary

603	\$1,651/mo	No	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert	Deceased

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Michelle Donelson	MICHELLE R DONELSON
Age: 34	
3701 E 20th St	3701 E 20TH ST
Sioux Falls, SD. 57103	SIOUX FALLS, SD. 57103

Categories	# / Balance
Revolving Accounts (Open)	9 / \$22,193
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	1 / \$2,266
Installment Accounts (Open)	19 / \$95,942
Miscellaneous Accounts (Open)	0 / \$0

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

Credit Factors

1 Over Limit Acctnt
Total Rev Usage > 75%
Pay \$13797 so Accts < 40%
1 Rev Late in 2-4 yrs
Less than 5 yrs
7k+ lines
Ok Open Rev Depth
3+ Closed Rev Accnts
No Open Mortgage
Light Closed Rev Depth
No Rev Acct Open 10K 2yr
1 Inqs Fall Off In 30 Days
1 Total Inqs 5-6 mo

Credit Alerts

Inquires

BLUESTONE FEDERAL CR - 03/24/25

Late Pays	Account	Status	Past Due
Lates +2yr: 1/30	COMENITYCAPITAL/FAMO	Open	

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/ULTA (Retail Account)	\$0	\$100	0%	\$0	I	2023
COMENITYBANK/MAURICE (Retail Account)	\$22	\$100	22%	\$22	I	2022
CAP1/KOHL'S DEPARTMEN (Retail Account)	\$1,252	\$2,500	50%	\$45	I	2021
Bluestone Federal Cr (Line of Credit)	\$0	\$200	0%	\$25	I	2020
WELLS FARGO CARD SER (Retail Account)	\$1,671	\$4,100	41%	\$83	I	2020
SYNCB/VENMO (Credit Card)	\$0	\$500	0%	\$0	I	2023
COMENITYCAPITAL/FAMO (Credit Card)	\$0	\$100	0%	\$0	I	2023
DISCOVER CARD (Credit Card)	\$7,638	\$7,500	102%	\$169	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$6,541	\$7,000	93%	\$215	I	2019
CAPITAL ONE BANK USA (Credit Card)	\$5,069	\$5,500	92%	\$0	I	2013
CITIZENS PAY LOC (Line of Credit)	\$2,266	\$4,000	57%	\$66	I	2023
Credit Card Open Totals: (No Retail)	\$24,459	\$20,600	119%	\$625		

Line of Credit Accounts	Balance	Limit	Payment	Resp	Age
Bluestone Federal Cr (Line of Credit)	\$0	\$200	\$25	I	2020
CITIZENS PAY LOC (Line of Credit)	\$2,266	\$4,000	\$66	I	2023
Totals	\$2,266	\$0	\$91		

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

Installment Accounts	Balance	Limit	Payment	Resp	Age
Bluestone Federal Cr (Auto)	\$17,711	\$18,571	\$357	I	2025
Bluestone Federal Cr (Auto)	\$7,315	\$7,695	\$193	I	2025
Bluestone Federal Cr (Unsecured)	\$5,623	\$6,000	\$208	I	2025
WESTLAKE FINANCIAL (Unsecured)	\$10,778	\$12,000	\$334	I	2024
MISSOURI HIGHER EDUC (Education Loan)	\$3,087	\$2,625	\$0	I	2015
MISSOURI HIGHER EDUC (Education Loan)	\$1,232	\$1,125	\$0	I	2015

MISSOURI HIGHER EDUC (Education Loan)	\$1,562	\$1,375	\$0	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$2,176	\$1,750	\$0	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$2,835	\$2,500	\$0	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$1,195	\$990	\$0	I	2014
MISSOURI HIGHER EDUC (Education Loan)	\$7,417	\$6,000	\$0	I	2013
MISSOURI HIGHER EDUC (Education Loan)	\$5,104	\$4,500	\$0	I	2013
MISSOURI HIGHER EDUC (Education Loan)	\$5,055	\$3,337	\$0	I	2012
MISSOURI HIGHER EDUC (Education Loan)	\$3,912	\$3,500	\$0	I	2012
MISSOURI HIGHER EDUC (Education Loan)	\$5,416	\$3,500	\$0	I	2012
MISSOURI HIGHER EDUC (Education Loan)	\$3,847	\$3,500	\$0	I	2011
MISSOURI HIGHER EDUC (Education Loan)	\$4,224	\$2,500	\$0	I	2010
MISSOURI HIGHER EDUC (Education Loan)	\$3,961	\$3,500	\$0	I	2010
MISSOURI HIGHER EDUC (Education Loan)	\$3,492	\$3,000	\$0	I	2010
Totals	\$95,942	\$87,968	\$1,092		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYCAPITAL/RUE2 (Retail Account)	\$0	\$100	0%	\$0	I	2022
BARCLAYS BANK DELAWA (Credit Card)	\$0	\$2,000	0%	\$0	I	2022
SYNCB/AMERICAN EAGLE (Credit Card)	\$0	\$100	0%	\$0	I	2022
Totals	\$0	\$2,100	0%	\$0		

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Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
SELF FINANCIAL (Rental Agreement)	\$0	\$880	\$0	I	2019
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Totals	\$0	\$1,760	\$0		