

Crystal Perkins's Credit Summary

565	\$1,096/mo	No	No
Credit Score	Payments	Credit Freeze	Fraud Alert

Credit Report Details

Report Date: 09/01/2025	Credit Report
Name: Crystal Perkins	CRYSTAL A PERKINS
Age: 53	
21 S 32nd St	21 S 32ND ST
Camden, NJ. 08105	CAMDEN, NJ. 08105

Categories	# / Balance
Revolving Accounts (Open)	11 / \$12,106
Real Estate (Open)	0 / \$0
Line of Credit Accounts (Open)	0 / \$0
Installment Accounts (Open)	6 / \$58,710
Miscellaneous Accounts (Open)	0 / \$0

Credit Alerts	#
Public Records	0
Collections (Open/Closed)	5 / 0
Inquires (Last 6 Months)	3
Late Pays (Last 2/2+ Years)	6 / 14

Credit Factors

3 Charged Off Accts
 \$5042 Unpaid Collection(s)
 2 RE Lates in 0-3 mo
 3 RE Lates in 4-6 mo
 Current Lates (CREDIT ONE BANK)
 5 Over Limit Acctn
 Total Rev Usage > 90%
 Past Due Not Late
 Pay \$10375 so Accts < 40%
 1 Rev Late in 0-3 mo
 1 Chrgd Off Rev Acct
 No Open Rev Credit Lines
 13 Rev Lates in 2-4 yrs
 No 3k+ Lines
 1 Chrgd Off Rev Acct
 Avg Age Open
 1 Rev Late in 12-24 mo
 1 Inq Last 4 Mo
 1 RE Late in 2-4 yrs
 3+ Closed Rev Accnts
 Ok Closed Rev Depth
 Seasoned Closed Accounts
 No Open Mortgage
 No Rev Acct Open 10K 2yr
 1 Inq last 2-4 Mo
 1 Inq Last 4-5 mo
 1 Inqs Fall Off In 30 Days
 1 Total Inq 2-4 Mo
 1 Total Inqs 4-5 mo
 1 Total Inqs 5-6 mo

Credit Alerts

Collections/Charge Offs	Remarks	Status	Age	Balance
CITICARDS CBNA	Account paid for less than full balance. Paid chair	Open	2021	\$0
SYNCB/AMAZON PLCC	Charged off account.	Closed - 9/24/23	2016	\$515
AMERICAN EXPRESS	Charged off account. Account closed by credit gr	Closed - 10/25/23	2021	\$1,437
CAPITAL ONE BANK USA	Charged off account. Account closed by credit gr	Closed - 10/17/23	2019	\$2,166
SYNCB/PAYPAL	Charged off account.	Closed - 8/30/23	2019	\$924

Inquiries

MARINER FINANCE - 05/06/25

CITIBANK N A - 04/28/25

MARINER FINANCE - 03/20/25

Late Pays	Account	Status	Past Due
90 - 06/25	ED FINANCIAL/ESA	Open	\$221
90 - 06/25	ED FINANCIAL/ESA	Open	\$393
30 - 06/25	ALLY FINANCIAL	Open	
Lates +2yr: 1/30			
30 - 07/25, 30 - 04/24	CREDIT ONE BANK	Closed - 8/19/25	
Lates +2yr: 1/30, 1/60, 3/90+			
120 - 09/23	DISCOVER CARD	Closed - 8/10/25	
Lates +2yr: 3/30, 2/60, 3/90+			

Open Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
TBOM/ASPIRE MC (Credit Card)	\$2,001	\$2,000	100%	\$115	I	2025
FIRST NATIONAL BANK (Credit Card)	\$49	\$500	10%	\$30	I	2025
FIRST NATIONAL BANK (Credit Card)	\$4	\$350	1%	\$4	I	2025
MERRICK BANK (Credit Card)	\$1,057	\$1,000	106%	\$71	I	2025
CAPITAL ONE BANK USA (Credit Card)	\$82	\$300	27%	\$25	I	2024
CITICARDS CBNA (Flexible Spending Credit Card)	\$0	\$0	0%	\$0	I	2021
CAPITAL ONE BANK USA (Credit Card)	\$887	\$990	90%	\$56	I	2015
SYNCB/AMAZON PLCC (Retail Account)	\$515	\$270	191%	\$0	I	2016
CREDIT ONE BANK (Credit Card)	\$1,304	\$1,750	75%	\$66	I	2017
DISCOVER CARD (Credit Card)	\$1,680	\$3,800	44%	\$48	I	2021
AMERICAN EXPRESS (Credit Card)	\$1,437	\$1,000	144%	\$0	I	2021
CAPITAL ONE BANK USA (Business Credit Card (individual has primary responsibility))	\$2,166	\$2,500	87%	\$0	J	2019
SYNCB/PAYPAL (Credit Card)	\$924	\$650	142%	\$0	I	2019
Credit Card Open Totals: (No Retail)	\$12,106	\$14,840	82%	\$415		

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
MARINER FINANCE (Secured)	\$4,637	\$4,984	\$179	I	2025
ED FINANCIAL/ESA (Education Loan)	\$4,113	\$3,915	\$44	I	2021
ED FINANCIAL/ESA (Education Loan)	\$7,027	\$6,599	\$78	I	2021
ED FINANCIAL/ESA (Education Loan)	\$36,951	\$34,677	\$0	I	2020
ALLY FINANCIAL (Auto)	\$5,982	\$25,656	\$494	I	2020

Totals	\$58,710	\$75,831	\$795
---------------	----------	----------	-------

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
------------------------	---------	-------	---------	------	-----

No Miscellaneous Accounts

Closed Accounts

Revolving Accounts	Balance	Limit	%	Payment	Resp	Age
COMENITYBANK/VICTORI (Retail Account)	\$0	\$1,000	0%	\$0	I	2017
SYNCB/CARE CREDIT (Retail Account)	\$0	\$1,120	0%	\$0	I	2016
SYNCB/ASHLEY HOME ST (Retail Account)	\$0	\$4,000	0%	\$0	I	2020
SYNCB/WALMART (Retail Account)	\$0	\$490	0%	\$0	I	2015
CAPITAL ONE/WMT (Credit Card)	\$0	\$990	0%	\$0	I	2015
CREDIT ONE BANK (Credit Card)	\$0	\$800	0%	\$0	I	2018
Totals	\$0	\$1,790	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
MARINER FINANCE (Secured)	\$4,637	\$4,984	\$179	I	2025
ED FINANCIAL/ESA (Education Loan)	\$4,113	\$3,915	\$44	I	2021
ED FINANCIAL/ESA (Education Loan)	\$7,027	\$6,599	\$78	I	2021
ED FINANCIAL/ESA (Education Loan)	\$36,951	\$34,677	\$0	I	2020
ALLY FINANCIAL (Auto)	\$5,982	\$25,656	\$494	I	2020
Totals	\$58,710	\$75,831	\$795		

Miscellaneous Accounts	Balance	Limit	Payment	Resp	Age
No Miscellaneous Accounts					