



Credit Report Prepared For:

JULIO O DELGADO

TransUnion Report As Of: Sep 18, 2018

Personal & Confidential

Account Summary

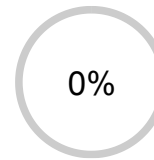
My Accounts Summary

Open Credit Cards	0
Open Retail Cards	0
Open Real Estate Loans	0
Open Installment Loans	2
Total Open Accounts	2
Accounts Ever Late	0
Collections Accounts	0
Average Account Age	5 yrs 5 mos
Oldest Account	10 yrs 3 mos
newest account	✚

My Hard Credit Inquiries

1

My Overall Credit Usage



Credit Debt
\$0
Total Credit
\$0

My Debt Summary

Credit and Retail Card Debt	\$0
Real Estate Debt	\$0
Installment Loans Debt	\$25,056
Collections Debt	\$0
Total Debt	\$25,056

My Public Records

1

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Account Summary

My Personal Information

Name

JULIO O DELGADO

Personal Statement(s)

No Statement(s) present at this time

Also Known As

SANJURJO

DELGADOSANJURJO,JULIO,OMA

Birth Year

1982

Addresses

0 PO BOX 367918
SAN JUAN, PR 00936

0 GOLD VILLAS
VEGA ALTA, PR 00692

Employer(s)

JD ASOCIADOS

Summary

Accounts

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Open Accounts



DEPTEDNELNET
900000XXXXXXXXXX

Open

ACCOUNT DETAILS

Account Name	DEPTEDNELNET
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Installment account
Date Opened	May 26, 2016
Account Status	Open
Payment Status	Paid or paying as agreed
Status Updated	Aug 31, 2018
Balance	\$19,897
Balance Updated	Aug 31, 2018
Original Balance	\$0
Monthly Payment	\$179
Past Due Amount	\$0
Highest Balance	\$19,882
Terms	180 Months
Responsibility	Individual account
Your Statement	-
Comments	-

CONTACT INFORMATION

3015 PARKER RD SUITE 400
AURORA, CO 80014
(888) 486-4722

PAYMENT HISTORY

2018				2017				2016			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> OK

<input checked="" type="checkbox"/> OK	OK	<input type="checkbox"/> 120	120+ Days Late
<input type="checkbox"/> 30	30 Days Late	<input type="checkbox"/> FP	Failed to Pay
<input type="checkbox"/> 60	60 Days Late	<input type="checkbox"/> N	Negative
<input type="checkbox"/> 90	90 Days Late	<input type="checkbox"/>	Data Unavailable

Summary

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VAPR CR UNIO
309337XXXXXX

Open

ACCOUNT DETAILS

Account Name	VAPR CR UNIO
Account #	309337XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Installment account
Date Opened	Dec 29, 2017
Account Status	Open
Payment Status	Paid or paying as agreed
Status Updated	Aug 31, 2018
Balance	\$5,159
Balance Updated	Aug 31, 2018
Original Balance	\$0
Monthly Payment	\$133
Past Due Amount	\$0
Highest Balance	\$6,150
Terms	048 Months
Responsibility	Individual account
Your Statement	-
Comments	-

CONTACT INFORMATION

ANEXO VA HOSPITAL BO MONACILLO
SAN JUAN, PR 00933
(809) 764-3729

PAYMENT HISTORY

2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK
<input type="checkbox"/> OK				<input type="checkbox"/> 120 120+ Days Late			
<input type="checkbox"/> 30 30 Days Late				<input type="checkbox"/> FP Failed to Pay			
<input type="checkbox"/> 60 60 Days Late				<input type="checkbox"/> N Negative			
<input type="checkbox"/> 90 90 Days Late				<input type="checkbox"/> Data Unavailable			

Summary

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Closed Accounts

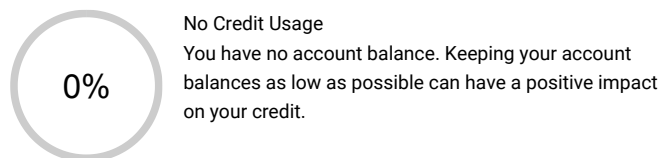
BANCO BILBAO
534765XXXXXX

Closed

ACCOUNT DETAILS

Account Name	BANCO BILBAO
Account #	534765XXXXXX
Original Creditor	-
Company Sold	-
Account Type	Revolving account
Date Opened	Jun 20, 2008
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Dec 1, 2009
Balance	\$0
Balance Updated	Dec 1, 2009
Credit Limit	\$5,000
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$5,691
Terms	-
Responsibility	Individual account
Your Statement	-
Comments	Closed

CREDIT USAGE



CONTACT INFORMATION

POB 364745
SAN JUAN, PR 00936
(787) 750-3717

PAYMENT HISTORY

2009				2008			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input checked="" type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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<input checked="" type="checkbox"/> OK OK				<input checked="" type="checkbox"/> 120 120+ Days Late			
<input checked="" type="checkbox"/> 30 30 Days Late				<input type="checkbox"/> FP Failed to Pay			
<input checked="" type="checkbox"/> 60 60 Days Late				<input type="checkbox"/> N Negative			
<input checked="" type="checkbox"/> 90 90 Days Late				<input type="checkbox"/> Data Unavailable			

Summary

Accounts (Closed)

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Credit Score

BANCO BILBAO
111396XXXXXXX

Closed

ACCOUNT DETAILS

Account Name	BANCO BILBAO
Account #	111396XXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Installment account
Date Opened	Sep 11, 2008
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	Sep 15, 2009
Balance	\$0
Balance Updated	Sep 15, 2009
Original Balance	\$0
Monthly Payment	\$323
Past Due Amount	\$0
Highest Balance	\$27,184
Terms	084 X
Responsibility	Individual account
Your Statement	-
Comments	Closed

CONTACT INFORMATION

POB 364745
SAN JUAN, PR 00936
(809) 750-3717

PAYMENT HISTORY

2009				2008			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK
<input type="checkbox"/> OK OK				<input type="checkbox"/> 120 120+ Days Late			
<input type="checkbox"/> 30 30 Days Late				<input type="checkbox"/> FP Failed to Pay			
<input type="checkbox"/> 60 60 Days Late				<input type="checkbox"/> N Negative			
<input type="checkbox"/> 90 90 Days Late				<input type="checkbox"/> Data Unavailable			

Summary

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Credit Score



BP-MORTG
710100XXXX

Closed

ACCOUNT DETAILS

Account Name	BP-MORTG
Account #	710100XXXX
Original Creditor	-
Company Sold	-
Account Type	Mortgage account
Date Opened	Jan 31, 2012
Account Status	Closed
Payment Status	120 days past due
Status Updated	Nov 1, 2013
Balance	\$0
Balance Updated	Nov 1, 2013
Original Balance	\$0
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$161,600
Terms	480 Months
Responsibility	Joint account
Your Statement	-
Comments	Account closed due to transfer

CONTACT INFORMATION

GPO BOX 2708
SAN JUAN, PR 00936

PAYMENT HISTORY

2013				2012				2011			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
120	120	120	120	120	OK	OK	OK				
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
120	120	120	120	30	30	60	60				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
120	120			60	90	90	120				

<input type="checkbox"/> OK	<input type="checkbox"/> 120+ Days Late
<input type="checkbox"/> 30	<input type="checkbox"/> Failed to Pay
<input type="checkbox"/> 60	<input type="checkbox"/> Negative
<input type="checkbox"/> 90	<input type="checkbox"/> Data Unavailable

Summary

Accounts (Closed)

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Credit Score

DEPTEDNELNET
900000XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DEPTEDNELNET
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Installment account
Date Opened	Jun 2, 2014
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	May 26, 2016
Balance	\$0
Balance Updated	May 26, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$3,413
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Account closed due to refinance

CONTACT INFORMATION

3015 PARKER RD SUITE 400
AURORA, CO 80014
(888) 486-4722

PAYMENT HISTORY

2016				2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> 120	120+ Days Late	<input type="checkbox"/> FP	Failed to Pay	<input type="checkbox"/> N	Negative	<input type="checkbox"/>	Data Unavailable
<input type="checkbox"/> 30	30 Days Late	<input type="checkbox"/> 60	60 Days Late	<input type="checkbox"/> 90	90 Days Late				

Summary

Accounts (Closed)

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Public Records

Credit Score

DEPTEDNELNET
900000XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DEPTEDNELNET
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Installment account
Date Opened	Sep 30, 2014
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	May 26, 2016
Balance	\$0
Balance Updated	May 26, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$7,000
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Account closed due to refinance

CONTACT INFORMATION

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AURORA, CO 80014
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PAYMENT HISTORY

2016				2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
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<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> 120	120+ Days Late	<input type="checkbox"/> FP	Failed to Pay	<input type="checkbox"/> N	Negative	<input type="checkbox"/>	Data Unavailable
<input type="checkbox"/> 30	30 Days Late	<input type="checkbox"/> 60	60 Days Late	<input type="checkbox"/> 90	90 Days Late				

Summary

Accounts (Closed)

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Credit Score

DEPTEDNELNET
900000XXXXXXXXXX

Closed

ACCOUNT DETAILS

Account Name	DEPTEDNELNET
Account #	900000XXXXXXXXXX
Original Creditor	-
Company Sold	-
Account Type	Installment account
Date Opened	Dec 11, 2013
Account Status	Closed
Payment Status	Paid or paying as agreed
Status Updated	May 26, 2016
Balance	\$0
Balance Updated	May 26, 2016
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$0
Highest Balance	\$7,392
Terms	120 Months
Responsibility	Individual account
Your Statement	-
Comments	Account closed due to refinance

CONTACT INFORMATION

3015 PARKER RD SUITE 400
AURORA, CO 80014
(888) 486-4722

PAYMENT HISTORY

2016				2015				2014			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/> OK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> OK	<input type="checkbox"/> OK
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
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<input type="checkbox"/> OK				<input type="checkbox"/> 120 120+ Days Late							
<input type="checkbox"/> 30 30 Days Late				<input type="checkbox"/> FP Failed to Pay							
<input type="checkbox"/> 60 60 Days Late				<input type="checkbox"/> N Negative							
<input type="checkbox"/> 90 90 Days Late				<input type="checkbox"/> Data Unavailable							

Summary

Accounts (Closed)

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No collection accounts

Summary

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Inquiries

Q FIRSTBANK PR	
Inquiry Date	May 17, 2018
Removal Date	May 2020
Business Type	Banks and s&ls
Contact Information	AVE PONCE DE LEON SAN JUAN, PR 00908 (787) 725-2511

Summary

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Public Records

▲ CHAPTER 13 BANKRUPTCY DISCHARGED	
Filing Date	Apr 1, 2012
Amount	-
Reference Number	1202608
Court	u.s. bankruptcy court
Plaintiff	-

Summary

Accounts

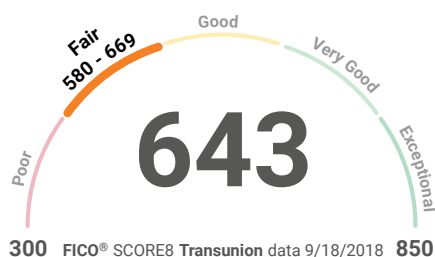
Collections

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Credit Score

Credit Score



[Learn More about FICO®](#)

[Scores ▶](#)

Your score is below the average score of U.S. consumers, though many lenders will approve loans with this score.

What's helping your score?

✓ Bills Paid On Time Recently

You've recently been paying your bills on time.

Your most recent missed payment happened

4 Years, 10 Months ago

While you have missed payments in the past, you have recently been paying your bills on time. Staying current and paying bills on time demonstrates lower risk.

About 98% of FICO High Achievers[®] have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

✓ Long Credit History

You have an established credit history.

Your oldest account was opened

10 Years, 3 Months ago

FICO® Scores measure the age of the oldest account and the average age of all accounts being reported. Generally speaking, having a relatively long credit history and not opening many new accounts is reflective of lower risk.

FICO High Achievers[®] opened their oldest account 25 years ago, on average.

What's hurting your score?

⊖ Collection And/Or PR

You have a public record and/or collection on your credit report.

Number of public records on your credit report

1 public record

The presence of a derogatory public record[®] or collection[®] is highly correlated with future payment risk.

Satisfying a public record or paying off a collection will not remove a valid item from the credit report and it will still be considered by a FICO® Score as long as it is reported.

As these items age, they will have less impact on the FICO® Score.

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Virtually no FICO High Achievers[®] have a public record or collection listed on their credit report.

⊖ Few Accounts Paid On Time

You have few accounts that are in good standing.

Number of FICO Accounts currently being paid as agreed
2 accounts
Date of report: Sep 18, 2018



The FICO Score is based on the accounts showing on time payments. In your case this is a very low score because you have missed payments recently on some of your accounts or have accounts with derogatory indicators reported.

Credit Score

What's helping your score?

FICO High AchieversSM have an average of 6 accounts currently being paid as agreed.

You have no positive factors impacting your Score.

Loan Balances

The remaining balance on your mortgage or non-mortgage installment loans is too high.

What's hurting your score?

Percentage of principal you have paid down on your open non-mortgage installment loans

4%

No Revolving Activity

FICO[®] Scores weigh the balances of mortgage and non-mortgage installment loans (such as auto or student loans) against the original loan amount. When an installment loan is first obtained, the balance is high. As the loan is paid down, the balance decreases.

As installment loan balances decrease, they have less impact on a FICO[®] Score credit report. Your credit report shows no open revolving and/or open-ended accounts or sufficient recent information about your revolving and/or open-ended accounts. People who demonstrate responsible use of different types of credit are generally less risky to lenders.

FICO High AchieversSM have paid down an average of 40% of the principal on their non-mortgage installment loans.

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Disclaimer

Disclaimer

About your FICO® Score 8 or other FICO Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO Scores provided by us, or different scoring models to determine how you score.