

Online Personal Credit Report

You can review your entire report below and review each section of your report by using the links to the right to take further actions.

Important Note: Print this page or write down your report number and date for future access. To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

What if I want to [dispute](#) an item in my report?

Review each section of your credit report and navigate to each section by following the links below.

Report Summary:

- There are 11 [potentially negative](#) items in your report. What if I want to [dispute an item](#) in my report?
- You have 17 [accounts in good standing](#) in your report.
- Check the recent [requests for your credit history](#).
- Check your [personal information](#).
- Check your [personal statement](#).

Experian credit report prepared for

JESSICA FUSTER

Report date: **March 30, 2014**

Your report number is

0906-9864-62

Index:

- [Contact us](#)
- [Potentially negative items](#)
- [Accounts in good standing](#)
- [Requests for your credit history](#)
- [Personal information](#)
- [Important message from Experian](#)
- [Know your rights](#)

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider." Consumer statements included on your report at your request that contain medical information are disclosed to others.

To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the [Report Summary](#) page and follow the instructions for disputing.

Contact us

[back to top](#)

Need to view your report again or dispute information? Access your report online at www.experian.com/viewreport.

You may also contact us by mail at:

NCAC
P.O. Box 9701
Allen, TX 75013

Or, by phone at:

1 800 493 1058

Monday through Friday, 9 am to 5 pm in your time zone.

You may also submit additional relevant information or supporting documentation for your disputes electronically at experian.com/upload.

Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing.

Potentially Negative Items or items for further review

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This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Payment history legend

OK	Current/Terms of agreement met	VS	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PBC	Paid by creditor
90	Account 90 days past due	IC	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

Public Records

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit items listed later in this report.

US BANKRUPTCY COURT PUER

Address: FEDERAL BLDG CHARDON
ST #619
HATO REY , PR 00918
No phone number available

Identification Number: 1205739BKT

Address Identification Number:
0382951418

Status: Chapter 7 bankruptcy dismissed.

Status Details: This item is scheduled to continue on record until Jul 2019.

Date Filed:

Claim Amount:

07/20/2012

NA

Date Resolved:

Liability Amount:

11/07/2012

\$0

Responsibility:

Individual

Credit Items

For your protection, the last few digits of your account numbers do not display.

ACS EDUCATION SERVICES

Address:
PO BOX 7051
UTICA, NY 13504
No phone number available

Account Number:
999996....

Address Identification Number:
0382951418

Status: Open. Deferred, payments begin Jun 2014.

Status Details: By May 2020, this account is scheduled to go to a positive status.
This item was updated from our processing of your dispute in Sep 2011.

Date Opened:
04/2003

Type:
Education

Credit Limit/Original Amount:
\$14,936

Reported Since:
10/2008

Terms:
180 Months

High Balance:
NA

Date of Status:
03/2014

Monthly Payment:
\$0

Recent Balance:
\$12,703 as of 03/2014

Last Reported:
03/2014

Responsibility:
Individual

Recent Payment:
\$0

Your Statement:

Comment: Account In Forbearance.

Completed investigation of FCRA dispute - consumer disagrees.

Payment History:

2014			2013												2012										
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP							
OK	ND	ND	ND	ND	ND	ND	60	OK	OK	OK	OK	ND	ND	ND	ND	ND	ND	ND							
									2011																
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB							
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND							
												2010							2009						
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL							
ND	ND	ND	ND	ND	ND	ND	60	OK	OK	ND	120	120	120	120	120	120	90	60							
																		2008							
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT																	
OK	OK	ND	120	120	90	60	OK	OK																	

Account History:

120 days past due as of Sep 2009 to Feb 2010, Mar 2009, Feb 2009

90 days past due as of Aug 2009, Jan 2009

60 days past due as of Aug 2013, Jun 2010, Jul 2009, Dec 2008

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Jan 2014: \$12,703 / July 2, 2006 / \$62 / no data

Dec 2013: \$12,703 / July 2, 2006 / \$62 / no data

Nov 2013: \$12,703 / July 2, 2006 / \$62 / no data

Oct 2013: \$12,703 / July 2, 2006 / \$62 / no data
 Sep 2013: \$12,703 / July 2, 2006 / \$62 / no data
 Aug 2013: \$12,703 / July 2, 2006 / \$62 / no data
 Jul 2013: \$12,703 / July 2, 2006 / \$62 / no data
 Jun 2013: \$12,703 / July 2, 2006 / \$62 / no data
 May 2013: \$12,703 / July 2, 2006 / \$62 / no data
 Apr 2013: \$12,703 / July 2, 2006 / \$62 / no data
 Mar 2013: \$12,703 / July 2, 2006 / \$62 / no data
 Feb 2013: \$12,703 / July 2, 2006 / \$62 / no data
 Dec 2012: \$12,703 / July 2, 2006 / \$62 / no data
 Nov 2012: \$12,703 / July 2, 2006 / \$62 / no data
 Oct 2012: \$12,703 / July 2, 2006 / \$62 / no data
 Sep 2012: \$12,703 / July 2, 2006 / \$62 / no data
 Aug 2012: \$12,703 / July 2, 2006 / \$62 / no data
 Jul 2012: \$12,703 / July 2, 2006 / \$61 / no data
 Jun 2012: \$12,703 / July 2, 2006 / \$61 / no data
 May 2012: \$12,703 / July 2, 2006 / \$61 / no data
 Apr 2012: \$12,703 / July 2, 2006 / \$61 / no data
 Mar 2012: \$12,703 / July 2, 2006 / \$61 / no data

The original amount of this account was \$14,936

AMERICAN EDUCATION SERVICES

Address: PO BOX 2461
 HARRISBURG, PA 17105
 (800) 233-0557

Account Number: 5033855173PA0....

Address Identification Number: 0382951418

Status: Open. \$414 past due as of Mar 2014.

Status Details: By Dec 2020, this account is scheduled to go to a positive status. This item was updated from our processing of your dispute in Oct 2011.

Date Opened: 09/2007
Reported Since: 11/2007
Date of Status: 03/2014
Last Reported: 03/2014
Your Statement:

Type: Education
Terms: 118 Months
Monthly Payment: \$138
Responsibility: Individual

Credit Limit/Original Amount: \$7,488
High Balance: NA
Recent Balance: \$11,335 as of 03/2014
Recent Payment: \$0

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

Payment History:

2014												2013								2012							
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	MAR	FEB	JAN	DEC					
60	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK					
2011												2010								2009							
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK					
2008												2007															
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR						
OK	OK	OK	OK	OK	OK	OK	180	180	180	180	150	120	90	60	OK	OK	OK	OK	OK	OK	OK						
2006												2005															
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP						
OK	OK	OK	OK	OK	OK	90	60	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK						
2004												2003															
NOV																											
OK																											

Account History:

180 days past due as of Feb 2010 to Jun 2010
150 days past due as of Jan 2010
120 days past due as of Dec 2009
90 days past due as of Nov 2009, Dec 2008
60 days past due as of Mar 2014, Oct 2009, Nov 2008

Balance History - The following data will appear in the following format:
account balance / date payment received / scheduled payment amount / actual amount paid

Jan 2014: \$11,335 / no data / \$138 / no data
Dec 2013: \$8,969 / no data / \$111 / no data
Nov 2013: \$8,969 / no data / \$111 / no data
Oct 2013: \$8,969 / no data / \$111 / no data
Sep 2013: \$8,969 / no data / \$111 / no data
Aug 2013: \$8,969 / no data / \$111 / no data
Jul 2013: \$8,969 / no data / \$111 / no data
Jun 2013: \$8,969 / no data / \$111 / no data
May 2013: \$8,969 / no data / \$111 / no data
Apr 2013: \$8,969 / no data / \$111 / no data
Mar 2013: \$8,969 / no data / \$111 / no data
Feb 2013: \$8,969 / no data / \$111 / no data
Jan 2013: \$8,969 / no data / \$111 / no data
Dec 2012: \$8,969 / no data / \$111 / no data
Nov 2012: \$8,969 / no data / \$111 / no data
Oct 2012: \$8,969 / no data / \$111 / no data
Sep 2012: \$8,969 / no data / \$111 / no data
Aug 2012: \$8,969 / no data / \$111 / no data
Jul 2012: \$8,969 / no data / \$111 / no data
Jun 2012: \$8,969 / no data / \$111 / no data
May 2012: \$8,969 / no data / \$111 / no data
Apr 2012: \$8,969 / no data / \$111 / no data
Mar 2012: \$8,969 / no data / \$111 / no data

The original amount of this account was \$7,488

BANCO POPULAR DE PUERTO RICO

Address:
209 MUNOZ RIVERA AVE
SAN JUAN, PR 00918
(787) 724-3659

Account Number:
37781090291....

Address Identification Number:
0382951418

Status: Discharged through Bankruptcy Chapter 7.

Status Details: This account is scheduled to continue on record until Aug 2017.
This item was updated from our processing of your dispute in Oct 2011.

Date Opened:
06/1999

Reported Since:
03/2007

Date of Status:
07/2012

Last Reported:
03/2014

Your Statement:

Type:
Credit card

Terms:
NA

Monthly Payment:
\$0

Responsibility:
Individual

Credit Limit/Original Amount:
\$24,000

High Balance:
\$29,069

Recent Balance:
\$0 as of 03/2014

Recent Payment:
\$0

Comment: Account closed at credit grantor's request.

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

Payment History:

2012					2011												2010				
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC			
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	180	180	150			
2009																					
NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY			
120	90	60	30	OK	OK	30	OK	OK	120	90	90	60	30	OK	OK	OK	OK	OK			

2008												2007						
APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
SEP	AUG	JUL	JUN	MAY	APR	MAR												
OK	OK	OK	OK	OK	OK	OK												

Account History:

, Mar 2011 to Jun 2012

180 days past due as of Feb 2011, Jan 2011

150 days past due as of Dec 2010

120 days past due as of Nov 2010, Feb 2010

90 days past due as of Oct 2010, Jan 2010, Dec 2009

60 days past due as of Sep 2010, Nov 2009

30 days past due as of Aug 2010, May 2010, Oct 2009

Debt included in Chapter 7 Bankruptcy on July 20, 2012

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Dec 2013: \$28,919 / February 8, 2011 / no data / no data

Nov 2013: \$28,919 / February 8, 2011 / no data / no data

Oct 2013: \$28,919 / February 8, 2011 / no data / no data

Sep 2013: \$28,919 / February 8, 2011 / no data / no data

Aug 2013: \$28,919 / February 8, 2011 / no data / no data

Jul 2013: \$28,919 / February 8, 2011 / no data / no data

Jul 2013: \$28,919 / February 8, 2011 / no data / no data

May 2013: \$28,919 / February 8, 2011 / no data / no data

May 2013: \$28,919 / February 8, 2011 / no data / no data

Mar 2013: \$28,919 / February 8, 2011 / no data / no data

Mar 2013: \$28,919 / February 8, 2011 / no data / no data

Jan 2013: \$28,919 / February 8, 2011 / no data / no data

Jan 2013: \$28,919 / February 8, 2011 / no data / no data

Nov 2012: \$28,919 / February 8, 2011 / no data / no data

Oct 2012: \$28,919 / February 8, 2011 / no data / no data

Oct 2012: \$28,919 / February 8, 2011 / no data / no data

Aug 2012: \$28,919 / February 8, 2011 / no data / no data

Jul 2012: \$28,919 / February 8, 2011 / no data / no data

Jun 2012: \$28,919 / February 8, 2011 / no data / no data

May 2012: \$28,919 / February 8, 2011 / no data / no data

May 2012: \$28,919 / February 8, 2011 / no data / no data

Mar 2012: \$28,919 / February 8, 2011 / no data / no data

Between Mar 2012 and Dec 2013, your credit limit/high balance was \$24,000

BBVA PUERTO RICO**Address:**

CARR 174 KM 1.9 CENTRO IND MIN

BAYAMON, PR 00959

No phone number available

Address Identification Number:

0623978985

Status: Paid,Closed.

Account Number:

1324961339....

Date Opened:

05/2007

Reported Since:

01/2009

Date of Status:

11/2012

Last Reported:

11/2012

Payment History:

2012

Type:

Auto Loan

Terms:

66 Months

Monthly Payment:

\$0

Responsibility:

Individual

Status Details:

This item was updated from our processing of your dispute in Oct 2011.

Credit Limit/Original Amount:

\$31,276

High Balance:

NA

Recent Balance:

NA

Recent Payment:

NA

2011

NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY
CLS	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	OK	OK	OK	30
2010										2009								
APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT
OK	30	60	30	60	90	60	60	30	OK	OK	OK	60	30	OK	OK	OK	OK	OK
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN										
OK	OK	OK	OK	30	30	OK	OK	OK										

Account History:

90 days past due as of Nov 2010

60 days past due as of Feb 2011, Dec 2010, Oct 2010, Sep 2010, Apr 2010

30 days past due as of Aug 2012, May 2011, Mar 2011, Jan 2011, Aug 2010, Mar 2010, May 2009, Apr 2009

Balance History - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Nov 2012: \$8,343 / November 8, 2012 / \$352 / no data

Oct 2012: \$8,696 / October 31, 2012 / \$352 / no data

Sep 2012: \$9,049 / September 11, 2012 / \$352 / no data

Aug 2012: \$9,754 / July 31, 2012 / \$352 / no data

Jul 2012: \$9,754 / July 31, 2012 / \$352 / no data

Jun 2012: \$10,107 / June 13, 2012 / \$352 / no data

May 2012: \$10,459 / May 31, 2012 / \$352 / no data

Apr 2012: \$10,812 / April 30, 2012 / \$352 / no data

Mar 2012: \$11,165 / March 1, 2012 / \$352 / no data

The original amount of this account was \$31,276

DORAL FINANCIAL CORP

Address: 1451 F D ROOSEVELT AVE
SAN JUAN, PR 00920
No phone number available

Account Number: 893007002....

Address Identification Number:

0382951418

Status: Open.

Status Details: By Apr 2018, this account is scheduled to go to a positive status.
This item remained unchanged from our processing of your dispute in Sep 2011.

Date Opened: 09/2004
Type: Mortgage

Reported Since: 04/2005
Terms: 38 Years

Date of Status: 06/2012
Monthly Payment: \$818

Last Reported: 03/2014
Responsibility: Individual

Credit Limit/Original Amount:

\$129,600

High Balance:

NA

Recent Balance:

\$117,678 as of 03/2014

Recent Payment:

\$817

Payment History:

2014			2013															2012		
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	2011	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB		
OK	OK	OK	180	150	150	150	150	DEC	90	90	60	60	30	OK	OK	OK	OK	OK		
2010															2009					
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
			2008																	
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	2007		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	DEC		

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OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
									2011											
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB		
OK		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	120	90	60	30	OK	180		
									2010											
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL		
180	150	120	90	90	60	60	30	OK	30	30	30	30	OK	OK	OK	OK	OK	OK		
									2009											
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
									2008											
NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR													
OK	OK	OK	OK	OK	OK	OK	OK													

Account History:

180 days past due as of Feb 2011, Jan 2011

150 days past due as of Dec 2010

120 days past due as of Jul 2011, Nov 2010

90 days past due as of Jun 2011, Oct 2010, Sep 2010

60 days past due as of May 2011, Aug 2010, Jul 2010

30 days past due as of Apr 2011, Jun 2010, Jan 2010

to Apr 2010

Balance History - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Feb 2014: \$35,300 / January 16, 2014 / \$261 / \$261

Jan 2014: \$35,312 / December 16, 2013 / \$261 / \$261

Dec 2013: \$35,325 / November 18, 2013 / \$261 / \$261

Nov 2013: \$35,337 / October 16, 2013 / \$261 / \$261

Oct 2013: \$35,349 / September 16, 2013 / \$261 / \$261

Sep 2013: \$35,361 / August 16, 2013 / \$261 / \$249

Aug 2013: \$35,361 / July 16, 2013 / \$249 / \$249

Jul 2013: \$35,361 / June 17, 2013 / \$249 / \$249

Jun 2013: \$35,361 / May 16, 2013 / \$249 / \$249

May 2013: \$35,361 / April 16, 2013 / \$249 / \$249

Apr 2013: \$35,361 / March 18, 2013 / \$249 / \$249

Mar 2013: \$35,361 / February 19, 2013 / \$249 / \$249

Feb 2013: \$35,361 / January 16, 2013 / \$249 / \$249

Jan 2013: \$35,361 / December 17, 2012 / \$249 / \$249

Dec 2012: \$35,361 / November 16, 2012 / \$249 / \$249

Nov 2012: \$35,361 / October 16, 2012 / \$249 / \$249

Oct 2012: \$35,361 / September 17, 2012 / \$249 / \$249

Sep 2012: \$35,361 / August 16, 2012 / \$249 / \$79

Aug 2012: \$35,361 / July 16, 2012 / \$80 / \$79

Jul 2012: \$35,361 / June 18, 2012 / \$80 / \$79

Jun 2012: \$35,361 / May 16, 2012 / \$80 / \$79

May 2012: \$35,361 / April 16, 2012 / \$80 / \$79

Apr 2012: \$35,361 / March 16, 2012 / \$80 / \$79

Mar 2012: \$35,361 / February 16, 2012 / \$80 / \$79

The original amount of this account was \$36,692

MACYS**Address:**PO BOX 8218
MASON, OH 45040
(800) 243-6552**Account Number:**

422398097....

Address Identification Number:

0382951418

Status: Open.**Status Details:** By Mar 2018, this account is scheduled to go to a positive status.

This item was updated from our processing of your dispute in Sep 2011.

Date Opened:

09/2004

Type:

Charge Card

Credit Limit/Original Amount:

\$100

Reported Since: 06/2011	Terms: NA	High Balance: \$1,733
Date of Status: 07/2011	Monthly Payment: \$0	Recent Balance: \$0 as of 03/2014
Last Reported: 03/2014	Responsibility: Individual	Recent Payment: \$0
Your Statement:		

Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).

Payment History:

2014													2013													2012																		
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP														
OK	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND														
																		2011																										
																		AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN												
																		ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK	30												

Account History:

30 days past due as of Jun 2011

MACYS

Address: PO BOX 8218 MASON, OH 45040 (800) 243-6552	Account Number: 422398097....
Address Identification Number: 0382951418	

Status: Paid,Closed.

Date Opened: 04/2007	Type: Charge Card	Credit Limit/Original Amount: \$100
Reported Since: 06/2011	Terms: NA	High Balance: \$654
Date of Status: 03/2014	Monthly Payment: \$0	Recent Balance: NA
Last Reported: 03/2014	Responsibility: Individual	Recent Payment: NA
Your Statement:		

Account closed at consumer's request and in dispute under FCRA.

Payment History:

2014													2013													2012																		
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP														
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK														
																		2011																										
																		AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN												
																		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30												

Account History:

30 days past due as of Jun 2011

SEARS/CITIBANK

Address: PO BOX 6282 SIOUX FALLS, SD 57117 <i>No phone number available</i>	Account Number: 504994807102....
Address Identification Number: 0382951418	

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SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR
CLS	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2009																		
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR							
ND	ND	ND	ND	ND	CO	180	150	120	90	60	30							

Account History:

Charge Off as of Sep 2011, Sep 2009
 180 days past due as of Aug 2009
 150 days past due as of Jul 2009
 120 days past due as of Jun 2009
 90 days past due as of May 2009
 60 days past due as of Apr 2009
 30 days past due as of Mar 2009
 Debt included in Chapter 7 Bankruptcy on Nov 05, 2012

Accounts in Good Standing[back to top](#)

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

AES/BRAZO USED PC

Address: 1200 N 7TH ST
 HARRISBURG,
 PA 17102
No phone number available

Account Number: 5033855173PA0....

Address Identification Number: 0382951418

Status: Refinanced,closed/Never late.

Status Details: This account is scheduled to continue on record until Jun 2022.

Date Opened:	Type:	Credit Limit/Original Amount:
09/2004	Education	\$8,500
Reported Since:	Terms:	High Balance:
08/2010	118 Months	NA
Date of Status:	Monthly Payment:	Recent Balance:
06/2012	\$0	NA
Last Reported:	Responsibility:	Recent Payment:
06/2012	Individual	NA

Comment: Account closed due to refinance.

Payment History:

2012						2011												2010	
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	
CLS	OK	OK	OK	OK	OK	OK	ND	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
NOV	OCT	SEP	AUG																
OK	OK	OK	OK																

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

May 2012: \$8,969 / no data / \$85 / no data

Apr 2012: \$8,969 / no data / \$85 / no data

Mar 2012: \$8,969 / no data / \$85 / no data

The original amount of this account was

AES/BRAZO USED PC

AMERICAN EDUCATION SERVICES

FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG
OK	OK	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK	OK	OK
2011																		
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN
OK	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK	OK	OK	OK
2010																		
DEC	NOV	OCT	SEP	AUG														
OK	OK	OK	OK	OK														

Balance History - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Jan 2014: \$15,465 / July 15, 2010 / \$181 / no data
 Dec 2013: \$11,892 / July 15, 2010 / \$150 / no data
 Nov 2013: \$11,892 / July 15, 2010 / \$150 / no data
 Oct 2013: \$11,892 / July 15, 2010 / \$150 / no data
 Sep 2013: \$11,892 / July 15, 2010 / \$150 / no data
 Aug 2013: \$11,892 / July 15, 2010 / \$150 / no data
 Jul 2013: \$11,892 / July 15, 2010 / \$150 / no data
 Jun 2013: \$11,892 / July 15, 2010 / \$150 / no data
 May 2013: \$11,892 / July 15, 2010 / \$150 / no data
 Apr 2013: \$11,892 / July 15, 2010 / \$150 / no data
 Mar 2013: \$11,892 / July 15, 2010 / \$150 / no data
 Feb 2013: \$11,892 / July 15, 2010 / \$150 / no data
 Jan 2013: \$11,892 / July 15, 2010 / \$150 / no data
 Dec 2012: \$11,892 / July 15, 2010 / \$150 / no data
 Nov 2012: \$11,892 / July 15, 2010 / \$150 / no data
 Oct 2012: \$11,892 / July 15, 2010 / \$150 / no data
 Sep 2012: \$11,892 / July 15, 2010 / \$150 / no data
 Aug 2012: \$11,892 / July 15, 2010 / \$150 / no data
 Jul 2012: \$11,892 / July 15, 2010 / \$150 / no data
 Jun 2012: \$11,892 / July 15, 2010 / \$150 / no data
 May 2012: \$11,892 / July 15, 2010 / \$150 / no data
 Apr 2012: \$11,892 / July 15, 2010 / \$150 / no data
 Mar 2012: \$11,892 / July 15, 2010 / \$150 / no data

The original amount of this account was \$10,000

AMERICAN EDUCATION SERVICES

Address: PO BOX 2461
 HARRISBURG, PA 17105
 (800) 233-0557

Account Number:
 5033855173PA0....

Address Identification Number:
 0382951418

Status: Open/Never late.**Date Opened:**

09/2006

Type:

Education

Credit Limit/Original Amount:

\$8,500

Reported Since:

07/2010

Terms:

117 Months

High Balance:

NA

Date of Status:

02/2014

Monthly Payment:

\$112

Recent Balance:

\$9,561 as of 02/2014

Last Reported:

02/2014

Responsibility:

Individual

Recent Payment:

\$0

Payment History:

2014															2012			
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG
OK	OK	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK	OK	OK
2011																		
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN
OK	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK	OK	OK	OK
2010																		
DEC	NOV	OCT	SEP	AUG														
OK	OK	OK	OK	OK														

account balance / date payment received / scheduled payment amount / actual amount paid

The original amount of this account was \$8,500

Jan 2014: \$17,428 / July 15, 2010 / \$204 / no data
Dec 2013: \$13,401 / July 15, 2010 / \$170 / no data
Nov 2013: \$13,401 / July 15, 2010 / \$170 / no data
Oct 2013: \$13,401 / July 15, 2010 / \$170 / no data
Sep 2013: \$13,401 / July 15, 2010 / \$170 / no data
Aug 2013: \$13,401 / July 15, 2010 / \$170 / no data
Jul 2013: \$13,401 / July 15, 2010 / \$170 / no data
Jun 2013: \$13,401 / July 15, 2010 / \$170 / no data

May 2013: \$13,401 / July 15, 2010 / \$170 / no data
 Apr 2013: \$13,401 / July 15, 2010 / \$170 / no data
 Mar 2013: \$13,401 / July 15, 2010 / \$170 / no data
 Feb 2013: \$13,401 / July 15, 2010 / \$170 / no data
 Jan 2013: \$13,401 / July 15, 2010 / \$170 / no data
 Dec 2012: \$13,401 / July 15, 2010 / \$170 / no data
 Nov 2012: \$13,401 / July 15, 2010 / \$170 / no data
 Oct 2012: \$13,401 / July 15, 2010 / \$170 / no data
 Sep 2012: \$13,401 / July 15, 2010 / \$170 / no data
 Aug 2012: \$13,401 / July 15, 2010 / \$170 / no data
 Jul 2012: \$13,401 / July 15, 2010 / \$170 / no data
 Jun 2012: \$13,401 / July 15, 2010 / \$170 / no data
 May 2012: \$13,401 / July 15, 2010 / \$170 / no data
 Apr 2012: \$13,401 / July 15, 2010 / \$170 / no data
 Mar 2012: \$13,401 / July 15, 2010 / \$170 / no data

The original amount of this account was \$12,000

AMERICAN EDUCATION SERVICES

Address: PO BOX 2461
 HARRISBURG, PA 17105
 (800) 233-0557

Account Number: 5033855173PA0....

Address Identification Number:
 0382951418

Status: Open/Never late.

Date Opened: 09/2007
Type: Education

Reported Since: 07/2010
Terms: 117 Months

Date of Status: 02/2014
Monthly Payment: \$112

Last Reported: 02/2014
Responsibility: Individual

Credit Limit/Original Amount:

\$8,500

High Balance:
 NA

Recent Balance:
 \$9,561 as of 02/2014

Recent Payment:
 \$0

Payment History:

2014													2012						
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	
OK	OK	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK	OK	OK	
2011																			
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	
OK	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK	OK	OK	OK	
2010																			
DEC	NOV	OCT	SEP	AUG															
OK	OK	OK	OK	OK															

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Jan 2014: \$9,561 / July 15, 2010 / \$112 / no data
 Dec 2013: \$9,561 / July 15, 2010 / \$111 / no data
 Nov 2013: \$9,561 / July 15, 2010 / \$111 / no data
 Oct 2013: \$9,561 / July 15, 2010 / \$111 / no data
 Sep 2013: \$9,561 / July 15, 2010 / \$111 / no data
 Aug 2013: \$9,561 / July 15, 2010 / \$111 / no data
 Jul 2013: \$9,561 / July 15, 2010 / \$111 / no data
 Jun 2013: \$9,561 / July 15, 2010 / \$111 / no data
 May 2013: \$9,561 / July 15, 2010 / \$111 / no data
 Apr 2013: \$9,561 / July 15, 2010 / \$111 / no data
 Mar 2013: \$9,561 / July 15, 2010 / \$111 / no data
 Feb 2013: \$9,561 / July 15, 2010 / \$111 / no data
 Jan 2013: \$9,561 / July 15, 2010 / \$111 / no data
 Dec 2012: \$9,561 / July 15, 2010 / \$111 / no data
 Nov 2012: \$9,561 / July 15, 2010 / \$111 / no data
 Oct 2012: \$9,561 / July 15, 2010 / \$111 / no data
 Sep 2012: \$9,561 / July 15, 2010 / \$111 / no data
 Aug 2012: \$9,561 / July 15, 2010 / \$111 / no data

Jul 2012: \$9,561 / July 15, 2010 / \$111 / no data
 Jun 2012: \$9,561 / July 15, 2010 / \$111 / no data
 May 2012: \$9,561 / July 15, 2010 / \$111 / no data
 Apr 2012: \$9,561 / July 15, 2010 / \$111 / no data
 Mar 2012: \$9,561 / July 15, 2010 / \$111 / no data

The original amount of this account was \$8,500

AMERICAN EDUCATION SERVICES

Address: 1200 N 7TH ST
 HARRISBURG,
 PA 17102
*No phone number
 available*

**Account
 Number:** 5033855173PA0....

Address Identification Number:
 0382951418

Status: Refinanced,closed/Never late.

Status Details: This account is scheduled to continue on record until Jun 2022.

Date Opened: 09/2005	Type: Education	Credit Limit/Original Amount: \$10,000
Reported Since: 08/2010	Terms: 118 Months	High Balance: NA
Date of Status: 06/2012	Monthly Payment: \$0	Recent Balance: NA
Last Reported: 06/2012	Responsibility: Individual	Recent Payment: NA

Comment: Account closed due to
 refinance.

Payment History:

2012																			2010
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	
CLS	OK	OK	OK	OK	OK	OK	ND	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

NOV	OCT	SEP	AUG
OK	OK	OK	OK

Balance History - The following data will appear in the following format:
account balance / date payment received / scheduled payment amount / actual amount paid
 May 2012: \$11,751 / July 5, 2006 / \$115 / no data
 Apr 2012: \$11,751 / July 5, 2006 / \$115 / no data
 Mar 2012: \$11,751 / July 5, 2006 / \$115 / no data

The original amount of this account was
 \$10,000

AMERICAN EDUCATION SERVICES

Address: 1200 N 7TH ST
 HARRISBURG,
 PA 17102
*No phone number
 available*

**Account
 Number:** 5033855173PA0....

Address Identification Number:
 0382951418

Status: Refinanced,closed/Never late.

Status Details: This account is scheduled to continue on record until Jun 2022.

Date Opened:	Type:	Credit Limit/Original Amount:
---------------------	--------------	--------------------------------------

09/2005 Education \$8,500
Reported Since: **Terms:** **High Balance:**
 08/2010 118 Months NA
Date of Status: **Monthly Payment:** **Recent Balance:**
 06/2012 \$0 NA
Last Reported: **Responsibility:** **Recent Payment:**
 06/2012 Individual NA

Comment: Account closed due to
refinance.

Payment History:

2012							2011											2010
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC
CLS	OK	OK	OK	OK	OK	OK	ND	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

NOV	OCT	SEP	AUG
OK	OK	OK	OK

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

May 2012: \$8,973 / no data / \$85 / no data

Apr 2012: \$8,973 / no data / \$85 / no data

Mar 2012: \$8,973 / no data / \$85 / no data

The original amount of this account was
\$8,500

DEPT OF EDUCATION/SALLIE MAE

Address: **Account Number:**
 PO BOX 9635 96637134311E0012010....
 WILKES BARRE, PA 18773
No phone number available

Address Identification Number:
 0382951418

Status: Open/Never late. Deferred, payments begin May 2014.

Date Opened:	Type:	Credit Limit/Original Amount:
10/2010	Education	\$4,151
Reported Since:	Terms:	High Balance:
11/2010	120 Months	NA
Date of Status:	Monthly Payment:	Recent Balance:
02/2014	\$0	\$4,529 as of 02/2014
Last Reported:	Responsibility:	Recent Payment:
02/2014	Individual	\$0

Payment History:

2014																		2012
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG
OK	OK	OK	ND	OK	ND	ND	ND	ND	ND	ND	OK	OK	OK	OK	OK	ND	ND	ND

							2011											
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN
ND	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2010	
DEC	NOV
OK	OK

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Jan 2014: \$4,507 / no data / \$51 / no data

Dec 2013: \$4,481 / no data / \$51 / no data

Nov 2013: \$4,455 / no data / \$0 / no data

Oct 2013: \$4,431 / no data / \$50 / no data

Sep 2013: \$4,406 / no data / \$0 / no data

Aug 2013: \$4,406 / no data / \$0 / no data

Jul 2013: \$4,406 / no data / \$0 / no data

Jun 2013: \$4,406 / no data / \$0 / no data
 May 2013: \$4,406 / no data / \$0 / no data
 Apr 2013: \$4,406 / no data / \$0 / no data
 Mar 2013: \$4,461 / no data / \$50 / no data
 Feb 2013: \$4,436 / no data / \$50 / no data
 Jan 2013: \$4,413 / no data / \$50 / no data
 Dec 2012: \$4,388 / no data / \$50 / no data
 Nov 2012: \$4,362 / no data / \$0 / no data
 Oct 2012: \$4,339 / no data / \$0 / no data
 Sep 2012: \$4,315 / no data / \$0 / no data
 Aug 2012: \$4,292 / no data / \$0 / no data
 Jul 2012: \$4,268 / no data / \$0 / no data
 Jun 2012: \$4,244 / no data / \$48 / no data
 May 2012: \$4,221 / no data / \$48 / no data
 Apr 2012: \$4,197 / no data / \$48 / no data
 Mar 2012: \$4,174 / no data / \$48 / no data

The original amount of this account was \$4,151

DEPT OF EDUCATION/SALLIE MAE

Address:

PO BOX 9635
 WILKES BARRE, PA 18773
 No phone number available

Account Number:

96637134311E0022010....

Address Identification Number:

0382951418

Status: Open/Never late. Deferred, payments begin May 2014.

Date Opened:

10/2010

Type:

Education

Credit Limit/Original Amount:

\$9,481

Reported Since:

11/2010

Terms:

120 Months

High Balance:

NA

Date of Status:

02/2014

Monthly Payment:

\$0

Recent Balance:

\$11,712 as of 02/2014

Last Reported:

02/2014

Responsibility:

Individual

Recent Payment:

\$0

Payment History:

2014													2012							
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG		
OK	OK	OK	ND	OK	ND	ND	ND	ND	ND	ND	OK	OK	OK	OK	OK	ND	ND	ND		
2011																				
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN		
ND	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
2010																				
DEC	NOV																			
OK	OK																			

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Jan 2014: \$11,660 / no data / \$132 / no data
 Dec 2013: \$11,594 / no data / \$132 / no data
 Nov 2013: \$11,528 / no data / \$0 / no data
 Oct 2013: \$11,472 / no data / \$130 / no data
 Sep 2013: \$11,406 / no data / \$0 / no data
 Aug 2013: \$11,346 / no data / \$0 / no data
 Jul 2013: \$11,284 / no data / \$0 / no data
 Jun 2013: \$11,222 / no data / \$0 / no data
 May 2013: \$11,162 / no data / \$0 / no data
 Apr 2013: \$11,100 / no data / \$0 / no data
 Mar 2013: \$11,040 / no data / \$124 / no data
 Feb 2013: \$10,978 / no data / \$124 / no data
 Jan 2013: \$10,921 / no data / \$124 / no data
 Dec 2012: \$10,859 / no data / \$124 / no data
 Nov 2012: \$10,795 / no data / \$0 / no data
 Oct 2012: \$10,738 / no data / \$0 / no data
 Sep 2012: \$10,679 / no data / \$0 / no data

Aug 2012: \$10,621 / no data / \$0 / no data
 Jul 2012: \$10,562 / no data / \$0 / no data
 Jun 2012: \$10,503 / no data / \$118 / no data
 May 2012: \$10,445 / no data / \$118 / no data
 Apr 2012: \$10,386 / no data / \$118 / no data
 Mar 2012: \$10,329 / no data / \$118 / no data

The original amount of this account was \$9,481

DEPT OF EDUCATION/SALLIE MAE

Address:

PO BOX 9635
 WILKES BARRE, PA 18773
 No phone number available

Account Number:

96637134311E0062012....

Address Identification Number:

0382951418

Status: Open/Never late. Deferred, payments begin May 2014.

Date Opened:

06/2012

Type:

Education

Credit Limit/Original Amount:

\$40,717

Reported Since:

06/2012

Terms:

120 Months

High Balance:

NA

Date of Status:

02/2014

Monthly Payment:

\$0

Recent Balance:

\$42,954 as of 02/2014

Last Reported:

02/2014

Responsibility:

Individual

Recent Payment:

\$0

Payment History:

2014													2012					
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG
OK	OK	OK	ND	OK	ND	ND	ND	ND	ND	ND	OK	OK	OK	OK	OK	ND	ND	ND
<div style="display: flex; justify-content: space-between; width: 100%;"> <div>JUL JUN ND OK</div> </div>																		

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Jan 2014: \$42,906 / no data / \$383 / no data
 Dec 2013: \$42,850 / no data / \$383 / no data
 Nov 2013: \$42,796 / no data / \$0 / no data
 Oct 2013: \$42,745 / no data / \$381 / no data
 Sep 2013: \$42,689 / no data / \$0 / no data
 Aug 2013: \$42,659 / no data / \$0 / no data
 Jul 2013: \$42,628 / no data / \$0 / no data
 Jun 2013: \$42,597 / no data / \$0 / no data
 May 2013: \$42,566 / no data / \$0 / no data
 Apr 2013: \$42,535 / no data / \$0 / no data
 Mar 2013: \$42,557 / no data / \$379 / no data
 Feb 2013: \$42,502 / no data / \$379 / no data
 Jan 2013: \$42,454 / no data / \$379 / no data
 Dec 2012: \$42,399 / no data / \$379 / no data
 Nov 2012: \$42,343 / no data / \$0 / no data
 Oct 2012: \$42,292 / no data / \$0 / no data
 Sep 2012: \$42,241 / no data / \$0 / no data
 Aug 2012: \$42,191 / no data / \$0 / no data
 Jul 2012: \$42,137 / no data / \$0 / no data
 Jun 2012: \$42,082 / no data / \$0 / no data

The original amount of this account was \$40,717

DISCOVER FINANCIAL SVCS LLC

Address:

PO BOX 15316
 WILMINGTON,

Account

Number:
 601101049009....

DE 19850
(800) 347-2683

Address Identification Number:
0382951418

Status: Paid,Closed/Never late.

Status Details: This account is scheduled to continue on record until May 2015.

Date Opened:	Type:	Credit Limit/Original Amount:
08/1996	Credit card	\$1,500
Reported Since:	Terms:	High Balance:
12/1999	NA	\$1,477
Date of Status:	Monthly Payment:	Recent Balance:
05/2005	\$0	NA
Last Reported:	Responsibility:	Recent Payment:
05/2005	Individual	NA
Your Statement:		

Account closed at consumer's request.

Payment History:

2005												2004																2003					
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV															
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK															
																		2002															
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR															
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK															
																		2001												2000			
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP															
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK															
																		1999															
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC																									
OK	OK	OK	OK	OK	OK	OK	OK	OK																									

DORAL BANK-DORAL FINANCIAL COR

Address: 1451 F D ROOSEVELT AVE
SAN JUAN, PR 00920
No phone number available

Account Number: 500079751....

Address Identification Number:
0382951418

Status: Open/Never late.

Status Details:

This item remained unchanged from our processing of your dispute in Oct 2011.

Date Opened:	Type:	Credit Limit/Original Amount:
01/2005	Line of Credit	\$1,000
Reported Since:	Terms:	High Balance:
02/2009	NA	\$1,000
Date of Status:	Monthly Payment:	Recent Balance:
03/2014	\$25	\$0 /paid as of 03/2014
Last Reported:	Responsibility:	Recent Payment:
03/2014	Individual	\$0

Payment History:

2014												2013																2012				
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP														
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK														
																		2011														
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB														
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK														
																		2010												2009		
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL														
OK	OK	OK	OK	OK	OK	ND	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK														

JUN MAY APR MAR FEB
ND OK OK OK OK

Balance History - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Feb 2014: \$0 / August 23, 2011 / \$25 / no data
 Jan 2014: \$0 / August 23, 2011 / \$25 / no data
 Dec 2013: \$0 / August 23, 2011 / \$25 / no data
 Nov 2013: \$0 / August 23, 2011 / \$25 / no data
 Oct 2013: \$0 / August 23, 2011 / \$25 / no data
 Sep 2013: \$0 / August 23, 2011 / \$25 / no data
 Aug 2013: \$0 / August 23, 2011 / \$25 / no data
 Jul 2013: \$0 / August 23, 2011 / \$25 / no data
 Jun 2013: \$0 / August 23, 2011 / \$25 / no data
 May 2013: \$0 / August 23, 2011 / \$25 / no data
 Apr 2013: \$0 / August 23, 2011 / \$25 / no data
 Mar 2013: \$0 / August 23, 2011 / \$25 / no data
 Feb 2013: \$0 / August 23, 2011 / \$25 / no data
 Jan 2013: \$0 / August 23, 2011 / \$25 / no data
 Dec 2012: \$0 / August 23, 2011 / \$25 / no data
 Nov 2012: \$0 / August 23, 2011 / \$25 / no data
 Oct 2012: \$0 / August 23, 2011 / \$25 / no data
 Sep 2012: \$0 / August 23, 2011 / \$25 / no data
 Aug 2012: \$0 / August 23, 2011 / \$25 / no data
 Jul 2012: \$0 / August 23, 2011 / \$25 / no data
 Jun 2012: \$0 / August 23, 2011 / \$25 / no data
 May 2012: \$0 / August 23, 2011 / \$25 / no data
 Apr 2012: \$0 / August 23, 2011 / \$25 / no data
 Mar 2012: \$0 / August 23, 2011 / \$25 / no data

Between Mar 2012 and Feb 2014, your credit limit/high balance was \$1,000

FIA CARD SERVICES

Address: PO BOX 982235
 EL PASO, TX 79998
No phone number available
Account Number: 474408702965....

Address Identification Number:
 0285267255

Status: Closed/Never late.**Status Details:** This account is scheduled to continue on record until Jul 2016.

Date Opened: 07/2004	Type: Credit card	Credit Limit/Original Amount: \$6,000
Reported Since: 07/2004	Terms: NA	High Balance: \$6,075
Date of Status: 06/2006	Monthly Payment: \$15	Recent Balance: \$0 /paid as of 07/2006
Last Reported: 07/2006	Responsibility: Individual	Recent Payment: \$36
Your Statement:		

Account closed at consumer's request.

Payment History:

2006													2005												
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN							
CLS	CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	ND	ND	OK	OK							
2004																									
DEC	NOV	OCT	SEP	AUG	JUL																				
OK	OK	OK	OK	OK	OK																				

GECRB/JC PENNEY PR

Address: PO BOX 965007
ORLANDO,
FL 32896
(800) 542-0800

Account Number: 600889185055....

Address Identification Number: 0007340229

Status: Paid,Closed/Never late.

Status Details: This account is scheduled to continue on record until Oct 2017.

Date Opened: 01/1996 **Type:** Charge Card **Credit Limit/Original Amount:** NA

Reported Since: 08/2004 **Terms:** NA **High Balance:** \$465

Date of Status: 10/2007 **Monthly Payment:** \$0 **Recent Balance:** NA

Last Reported: 10/2007 **Responsibility:** Individual **Recent Payment:** NA

Your Statement:

Account closed at consumer's request.

Payment History:

2007												2006							
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2005												2004							
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
AUG																			
OK																			

HOME DEPOT/CITIBANK

Address: PO BOX 6497
SIOUX FALLS, SD 57117
(800) 677-0232

Account Number: 603532026755....

Address Identification Number: 0382951418

Status: Paid,Closed/Never late.

Status Details: This account is scheduled to continue on record until Aug 2022.

Date Opened: 02/2005 **Type:** Charge Card **Credit Limit/Original Amount:** \$500

Reported Since: 09/2005 **Terms:** NA **High Balance:** \$1,493

Date of Status: 08/2012 **Monthly Payment:** \$0 **Recent Balance:** NA

Last Reported: 08/2012 **Responsibility:** Individual **Recent Payment:** NA

Comment: Account closed at credit grantor's request.

Payment History:

2012												2011							
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2010												2009							
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2008												2007							

JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2006																		
NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2005																		
APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP											
OK	OK	OK	OK	OK	OK	OK	OK											

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Jul 2012: \$0 / August 23, 2011 / \$0 / no data

Jun 2012: \$0 / August 23, 2011 / \$0 / no data

May 2012: \$0 / August 23, 2011 / \$0 / no data

Apr 2012: \$0 / August 23, 2011 / \$0 / no data

Mar 2012: \$0 / August 23, 2011 / \$0 / no data

Between Mar 2012 and Jul 2012, your credit limit/high balance was \$500

TOYOTA MOTOR CREDIT CORP

Address: 300 LAS CUMBRES AVE STE 24
RIO PIEDRAS, PR 00926
No phone number available

Account Number: 7040400008312....

Address Identification Number: 0007340229

Status: Paid,Closed/Never late.

Status Details: This account is scheduled to continue on record until Apr 2014.
This item was updated from our processing of your dispute in Sep 2002.

Date Opened: 06/1998
Reported Since: 06/1998
Date of Status: 04/2004
Last Reported: 04/2004
Your Statement:

Type: Auto Loan
Terms: 72 Months
Monthly Payment: \$0
Responsibility: Individual

Credit Limit/Original Amount: \$28,757
High Balance: NA
Recent Balance: NA
Recent Payment: NA

Completed investigation of FCRA dispute - consumer disagrees.

Payment History:

2004																		
APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2003																		
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR
OK	OK	OK	OK	OK	OK	OK	OK	ND	OK	OK	ND	ND	ND	ND	ND	ND	ND	ND
2002																		
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG
ND	ND	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	ND	OK	ND	OK	OK	OK	OK
1999																		
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK					

Record of Requests for Your Credit History

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Inquiries Shared With Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.

The section below lists all of the companies that have requested your credit history as a result of action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

MACYS

Address:

9111 DUKE BLVD
MASON OH 45040
No phone number available

Date of Request:

02/22/2014

Address Identification Number:

0382951418

Comments:

Unspecified. This inquiry is scheduled to continue on record until Mar 2016.

CHASE

Address:

PO BOX 15298
WILMINGTON DE 15298
(800) 955-9900

Date of Request:

12/01/2013

Address Identification Number:

0798166576

Comments:

Unspecified. This inquiry is scheduled to continue on record until Jan 2016.

AMERICAN EXPRESS

Address:

PO BOX 981537
EL PASO TX 79998
(800) 874-2717

Date of Request:

11/15/2012

Address Identification Number:**Comments:**

Unspecified. This inquiry is scheduled to continue on record until Dec 2014.

Inquiries Shared Only With You

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request);
- an end user to complete your mortgage loan application.

These inquiries do not affect your credit score.

CREDIT SESAME INC

Address:

607 W DANA ST STE A
MOUNTAIN VIEW CA 94041
No phone number available

Date of Request:

03/16/2014

CREDIT SESAME INC

Address:

607 W DANA ST STE A
MOUNTAIN VIEW CA 94041
No phone number available

Date of Request:

03/16/2014

CREDIT.COM

Address:

201 MISSION ST STE 1550
SAN FRANCISCO CA 94105
No phone number available

Date of Request:

03/15/2014

CREDIT.COM

Address:

201 MISSION ST STE 1550
SAN FRANCISCO CA 94105
No phone number available

Date of Request:

03/15/2014

CREDCO/ID FRAUD

Address:

PO BOX 50914
POWAY CA 92150
No phone number available

Date of Request:

02/22/2014

CREDCO/ID FRAUD**Address:**

No phone number available

Comments:

On behalf of ASSURANT - ID FRAUD for 30

Date of Request:

01/29/2014

CREDCO/ID FRAUD**Address:**

10277 SCRIPPS RANCH BLVD
SAN DIEGO CA 92131

No phone number available

Date of Request:

01/29/2014

BANCO POPULAR**Address:**

209 MUNOZ RIVERA AVE
HATO REY PR 00918

No phone number available

Date of Request:

06/27/2013

CREDIT INFONET**Address:**

4540 HONEYWELL CT
DAYTON OH 45424

No phone number available

Comments:

On behalf of EMG DESPACHO LEGAL CRL for 30

Date of Request:

07/16/2012

CREDIT INFONET INC**Address:**

4540 HONEYWELL CT
DAYTON OH 45424

No phone number available

Date of Request:

07/16/2012

EXPERIAN**Address:**

PO BOX 9600
ALLEN TX 75013

No phone number available

Date of Request:

10/26/2011, 09/12/2011, 08/27/2010, 08/27/2010, 10/23/2008

EXPERIAN

Address:**Date of Request:**

10/23/2008

No phone number available

Personal Information

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The following information is reported to us by you, your creditors and other sources. Each source may report your personal info differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, we did not list the Social Security number that you provided when you contacted us. If any Social Security number variations were reported to us, only the last four digits of each are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in these numbers may be part of the displayed portion or part of the hidden portion. The names are listed in no particular order and may include variations of your legal name. The Name identification number is how our system identifies the names associated with respective accounts on your credit report. These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

Names:

JESSICA FUSTER

Name identification number:
29139**Address:** PO BOX 195669
SAN JUAN, PR 00919-5669**Address identification number:** 0382951418**Type of Residence:** Post office box**Geographical Code:** 0-650010-127-7440

RIVERA JESSICA FUSTER

Name identification number:
17176**Address:** COND MONTEFLORES #5B
SAN JUAN, PR 00915-3509**Address identification number:** 0623978985**Type of Residence:** Apartment complex**Geographical Code:** 0-390010-127-7440

JESSICA FUSTER RIVERA

Name identification number:
29532

JESSICA FUSTER RIVERA

Name identification number:
25736**Address:** 2007 CALLE LAS VIOLETAS # 5
SANTURCE, PR 00915-3509**Address identification number:** 0285267255**Type of Residence:** Apartment complex**Geographical Code:** 0-390010-127-7440

JESSICA F RIVERA

Name identification number:
10514

JESSICA RIVERA

Name identification number:
31965**Address:** 142 CALLE PUIGDOLLER
SAN JUAN, PR 00911-1922**Address identification number:** 0007340229

JESSICA FUSTERRIVERA

Name identification number:
24174

Year of birth:

1976

Telephone numbers:

(787) 226-7618 Cellular

(787) 552-7255 Cellular

(787) 671-0907 Cellular

Type of Residence: Single family

Geographical Code: 0-160010-127-7440

Address: 777 CALLE INTERAMERICANA URB UNIVE RSITY
GDNS
SAN JUAN, PR 00927-4025

Address identification number: 0007512639

Type of Residence: Single family

Geographical Code: 0-860210-127-7440

Address: VIOLETAS 5
SAN JUAN, PR 00915-

Address identification number: 0802583054

Geographical Code: 0-00- 0-

Address: 5 CALLE LAS VIOLETAS 2 APT 5
SAN JUAN, PR 00915-

Address identification number: 0798166576

Type of Residence: Apartment complex

Geographical Code: 0-00- 0-7440

Address: # 9- E
SAN JUAN, PR 00915-

Address identification number: 0745187211

Type of Residence: Single family

Geographical Code: 0-00- 0-

Address: 15 JAMAICA PLAIN ATWOOD SQ
BOSTON, MA 02130-

Address identification number: 0721774731

Type of Residence: Single family

Geographical Code: 0-00- 0-7440

Address: COND LAS VIOLETAS
SAN JUAN, PR 00915-3347

Address identification number: 0672399076

Type of Residence: Multifamily

Geographical Code: 0-240010-127-7440

Important Message From Experian

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By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at

your request that contain medical information are disclosed to others.

Know your rights

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FCRA Rights

Para informacion en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identify theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

All consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting

agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

Type of Business:	Contact:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation

	1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

States Rights

[Notification of rights for Alabama consumers](#)
[Notification of rights for Alaska consumers](#)
[Notification of rights for Arkansas consumers](#)
[Notification of rights for California consumers](#)
[California notice of your rights to request and obtain your credit score](#)
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