

## 2. Revolving Accounts

Revolving accounts are those that generally include a credit limit and require a minimum monthly payment, such as credit cards.

### 2.1 BANK OF AMERICA (CLOSED)

#### Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

|                  |                  |                      |         |
|------------------|------------------|----------------------|---------|
| Account Number   | Reported Balance |                      | \$2,541 |
| Account Status   | CHARGE_OFF       | Debt-to-Credit Ratio | N/A     |
| Available Credit |                  |                      |         |

The tables below show up to 2 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

#### Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

| Year                  | Jan | Feb                    | Mar | Apr | May                 | Jun | Jul | Aug              | Sep | Oct | Nov                | Dec |
|-----------------------|-----|------------------------|-----|-----|---------------------|-----|-----|------------------|-----|-----|--------------------|-----|
| 2020                  |     |                        |     |     |                     |     |     |                  |     |     |                    |     |
| 2019                  |     |                        |     |     |                     |     |     |                  |     |     |                    |     |
| 2018                  | ✓   | ✓                      | ✓   | ✓   | 30                  | 60  | 90  | 120              | 150 |     |                    |     |
| 2017                  | ✓   | ✓                      | ✓   | ✓   | ✓                   | ✓   | ✓   | ✓                | ✓   | ✓   | ✓                  | ✓   |
| 2016                  |     |                        |     |     |                     |     |     |                  |     | ✓   | ✓                  | ✓   |
| ✓ Paid on Time        | 30  | 30 Days Past Due       |     | 60  | 60 Days Past Due    |     | 90  | 90 Days Past Due |     | 120 | 120 Days Past Due  |     |
| 150 150 Days Past Due | 180 | 180 Days Past Due      |     | V   | Voluntary Surrender |     | F   | Foreclosure      |     | C   | Collection Account |     |
| CO Charge-Off         | B   | Included in Bankruptcy |     | R   | Repossession        |     | TN  | Too New to Rate  |     |     | No Data Available  |     |

#### Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

|             |       |            |
|-------------|-------|------------|
| High Credit | Owner | INDIVIDUAL |
|-------------|-------|------------|