

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
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