

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 |
|-------------|-------|------------|