

## Zheyang Jin's Credit Report

Provided by **TransUnion**

## Overview

Your Credit Score



Account Mix

<span style="color: green;">●</span> Credit Cards	9
<span style="color: gray;">●</span> Real Estate	0
<span style="color: gray;">●</span> Auto	0
<span style="color: gray;">●</span> Student	0
<span style="color: gray;">●</span> Other Loans	0
<b>Total Accounts:</b>	<b>9</b>

## Employment Information











As of **Aug 07, 2020 (latest)**, you had no employment information reported on your credit report.


































## Accounts










JPMCB CARD		<b>\$0</b> 0% of Credit Limit*	
Account Details		Payment History	
Last Reported	<b>Aug 04, 2020</b>	Latest Status: Current	
Creditor Name	<b>JPMCB CARD</b>	2020 <span style="color: green;">✓</span> <span style="color: green;">✓</span> <span style="color: green;">✓</span> <span style="color: green;">✓</span> J F M A M J J A S O N D	
Account Type	<b>Flexible Spending Credit Card</b>	Credit Utilization* 0.00%	
Account Status	<b>Open</b>	Creditor Contact Details	
Opened Date	<b>Mar 13, 2020</b>	JPMCB CARD SERVICES	
Closed Date	<b>--</b>	PO BOX 15369	
Limit	<b>\$24,100</b>	WILMINGTON, DE	
Term	<b>--</b>	19850	
Monthly Payment	<b>\$0</b>	(800) 945-2000	
Responsibility	<b>Individual</b>		
Balance	<b>\$0</b>		
Highest Balance	<b>\$2,589</b>		
Payment Status	<b>Current</b>		
Worst Payment Status	<b>Current</b>		
Date of Last Payment	<b>Aug 04, 2020</b>		
Amount Past Due	<b>\$0</b>		
Times 30/60/90 Days Late	<b>0/0/0</b>		
Remarks	<b>--</b>		














JPMCB CARD		\$0	
		0% of Credit Limit*	
Account Details		Payment History	
Last Reported	Aug 02, 2020	Latest Status: Current	
Creditor Name	JPMCB CARD	2020 ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Account Type	Flexible Spending Credit Card	2019 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Account Status	Open	2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Opened Date	Dec 22, 2015	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Closed Date	--	2016 ✓ ✓ ✓ ✓ ✓	
Limit	\$20,000	J F M A M J J A S O N D	
Term	--	Credit Utilization* 0.00%	
Monthly Payment	\$0	Creditor Contact Details	
Responsibility	Individual	JPMCB CARD SERVICES	
Balance	\$0	PO BOX 15369	
Highest Balance	\$5,778	WILMINGTON, DE	
Payment Status	Current	19850	
Worst Payment Status	Current	(800) 945-2000	
Date of Last Payment	Aug 02, 2020		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		



















































CAPITAL ONE		\$0	
		0% of Credit Limit*	
Account Details		Payment History	
Last Reported	Jul 21, 2020	Latest Status: Current	
Creditor Name	CAPITAL ONE	2020 ✓ ✓ ✓ ✓ ✓ ✓	
Account Type	Flexible Spending Credit Card	2019 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Account Status	Open	2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Opened Date	Mar 15, 2016	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Closed Date	--	2016 ✓ ✓ ✓ ✓ ✓	
Limit	\$10,000	J F M A M J J A S O N D	
Term	--	Credit Utilization* 0.00%	
Monthly Payment	\$0	Creditor Contact Details	
Responsibility	Individual	CAPITAL ONE BANK USA NA	
Balance	\$0	PO BOX 30281	
Highest Balance	\$252	SALT LAKE CITY, UT	
Payment Status	Current	84130	
Worst Payment Status	Current	(800) 955-7070	
Date of Last Payment	Aug 27, 2016		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

















































CITI		\$0	
		0% of Credit Limit*	
Account Details		Payment History	
Last Reported	Jul 16, 2020	Latest Status: Current	
Creditor Name	CITI	2020      	
Account Type	Flexible Spending Credit Card	2019    	
Account Status	Open	J F M A M J J A S O N D	
Opened Date	Sep 10, 2019	Credit Utilization* 0.00%	
Closed Date	--	Creditor Contact Details	
Limit	\$5,100	CITICARDS CBNA	
Term	--	PO BOX 6217	
Monthly Payment	\$0	SIOUX FALLS, SD	
Responsibility	Individual	57117	
Balance	\$0		
Highest Balance	\$330		
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	Jun 18, 2020		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

BK OF AMER		\$0	
		0% of Credit Limit*	
Account Details		Payment History	
Last Reported	Jul 15, 2020	Latest Status: Current	
Creditor Name	BK OF AMER	2020      	
Account Type	Credit Card	2019           	
Account Status	Open	2018           	
Opened Date	Jun 15, 2017	2017     	
Closed Date	--	J F M A M J J A S O N D	
Limit	\$10,000	Credit Utilization* 0.00%	
Term	--	Creditor Contact Details	
Monthly Payment	\$0	BANK OF AMERICA	
Responsibility	Individual	PO BOX 982238	
Balance	\$0	EL PASO, TX	
Highest Balance	\$1,112	79998	
Payment Status	Current	(800) 421-2110	
Worst Payment Status	Current		
Date of Last Payment	Feb 16, 2018		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

BK OF AMER		\$0	
		0% of Credit Limit*	
Account Details		Payment History	
Last Reported	Jul 10, 2020	Latest Status: Current	
Creditor Name	BK OF AMER	2020      	
Account Type	Credit Card	2019   	
Account Status	Open	J F M A M J J A S O N D	
Opened Date	Sep 10, 2019	Credit Utilization* 0.00%	
Closed Date	--	Creditor Contact Details	
Limit	\$18,000	BANK OF AMERICA	
Term	--	PO BOX 982238	
Monthly Payment	\$0	EL PASO, TX	
Responsibility	Individual	79998	
Balance	\$0	(800) 421-2110	
Highest Balance	\$1,468		
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	Feb 03, 2020		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

WELLS FARGO		\$0	
		0% of Credit Limit*	
Account Details		Payment History	
Last Reported	Jul 08, 2020	Latest Status: Current	
Creditor Name	WELLS FARGO	2020      	
Account Type	Credit Card	2019       	
Account Status	Open	J F M A M J J A S O N D	
Opened Date	May 09, 2019	Credit Utilization* 0.00%	
Closed Date	--	Creditor Contact Details	
Limit	\$4,000	WELLS FARGO CARD SERVICE	
Term	--	PO BOX 14517	
Monthly Payment	\$0	DES MOINES, IA	
Responsibility	Individual	50306	
Balance	\$0	(800) 642-4720	
Highest Balance	\$1,652		
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	Nov 14, 2019		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

WELLS FARGO		\$0	
		0% of Credit Limit*	
Account Details		Payment History	
Last Reported	Jul 07, 2020	Latest Status: Current	
Creditor Name	WELLS FARGO	2020      	
Account Type	Credit Card	2019           	
Account Status	Open	2018           	
Opened Date	Nov 12, 2012	2017           	
Closed Date	--	2016           	
Limit	\$4,100	J F M A M J J A S O N D	
Term	--	Credit Utilization* 0.00%	
Monthly Payment	\$0	Creditor Contact Details	
Responsibility	Individual	WELLS FARGO CARD SERVICE	
Balance	\$0	PO BOX 14517	
Highest Balance	\$2,583	DES MOINES, IA	
Payment Status	Current	50306	
Worst Payment Status	Current	(800) 642-4720	
Date of Last Payment	Jun 02, 2019		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

AMEX		\$0	
Account Details		Payment History	
Last Reported	May 19, 2020	Latest Status: Current	
Creditor Name	AMEX	2020    	
Account Type	Credit Card	2019           	
Account Status	Closed	2018           	
Opened Date	Jul 29, 2016	2017           	
Closed Date	May 05, 2020	2016           	
Limit	\$5,000	J F M A M J J A S O N D	
Term	--	Credit Utilization* 0.00%	
Monthly Payment	\$0	Creditor Contact Details	
Responsibility	Individual	AMERICAN EXPRESS	
Balance	\$0	PO BOX 981537	
Highest Balance	\$1,360	EL PASO, TX	
Payment Status	Current	79998	
Worst Payment Status	Current	(800) 874-2717	
Date of Last Payment	--		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	Inactive account		

\*Calculated using reported balance and credit limit on account.

## Credit Inquiries



As of **Aug 07, 2020**, you have no inquiries on your credit report.

## Collections



As of **Aug 07, 2020**, you have no collections accounts on your credit report.

## Public Records



As of **Aug 07, 2020**, you have no public records on your credit report.

## How to Read Your Credit Report

Your full credit report is divided into five important sections:



### Personal and Employment Information

This section contains names, addresses and employers included on your credit report. This sort of information is added to your report after it's been used on credit applications. Review this section for any information you don't recognize.



### Accounts

This section contains details on each credit account on your credit report, including both open and closed accounts. Details include payment history, current status and reported balances. Review this section to ensure that your lenders have been properly reporting your activity, and to look for any accounts that you didn't open.



### Credit Inquiries

This section contains details on each hard credit inquiry on your credit report. Hard inquiries are typically added to your report when you apply for new lines of credit. Review this section to verify that each inquiry is correct and authorized by you, and to find our approximation of when each inquiry will be removed from your report.



### Collections

This section contains information about any accounts reported as in collections. If you've fallen behind on payments and have outstanding debts, a lender could send your account to collections. Review this section to check the accuracy of information about each collections account and to find contact information for your collections agencies.



### Public Records

This section contains details on any public record information included in your credit report. Public records include bankruptcies, civil judgments and tax liens. Review this section to ensure that each item is reported accurately. If there is incorrect information, you could file a dispute directly with the credit bureaus.

If you anticipate changes to your report over time, you can get an update to your credit report once a week through Credit Karma to check if new information has been added and old information has been updated. Because lenders typically only report information to the bureau once a month, it may take time for these updates to appear. View your report online to find highlights of information that could be important to your credit health.