

Reported as of **Aug 01, 2020**

## YUE LI's Credit Report

 Provided by **TransUnion**

### Overview

Your Credit Score



Account Mix

<span style="color: green;">●</span> Credit Cards	2
<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>2</b>

Employer Reported

JASON CHONG

Date Reported

Apr 23, 2019

### Accounts

DSNB MACYS		\$0
		0% of Credit Limit*
Account Details		Payment History
Last Reported	Jul 29, 2020	Latest Status: Current
Creditor Name	DSNB MACYS	2020 <span>✓</span> <span>✓</span> <span>✓</span> <span>✓</span> <span>✓</span> <span>✓</span>
Account Type	Charge Account	2019 <span>✓</span> <span>✓</span>
Account Status	Open	J F M A M J J A S O N D
Opened Date	Nov 04, 2019	Credit Utilization* 0.00%
Closed Date	--	Creditor Contact Details
Limit	\$400	MACYS DEPARTMENT STORES
Term	--	PO BOX 8218
Monthly Payment	\$0	MASON, OH
Responsibility	Individual	45040
Balance	\$0	
Highest Balance	\$0	
Payment Status	Current	
Worst Payment Status	Current	
Date of Last Payment	Nov 05, 2019	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

US BANK		\$0	
		0% of Credit Limit*	
Account Details		Payment History	
Last Reported	Jun 30, 2020	Latest Status: Current	
Creditor Name	US BANK	2020 ✓ ✓ ✓ ✓ ✓ 2019                    ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ J   F   M   A   M   J   J   A   S   O   N   D	
Account Type	Flexible Spending Credit Card		
Account Status	Open	Credit Utilization* 0.00%	
Opened Date	Apr 23, 2019	Creditor Contact Details	
Closed Date	--	US BANK	
Limit	\$2,000	PO BOX 108	
Term	--	SAINT LOUIS, MO	
Monthly Payment	\$0	63166	
Responsibility	Individual	(866) 234-4750	
Balance	\$0		
Highest Balance	\$270		
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	Jun 11, 2020		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

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

## Credit Inquiries

US BANK	
Creditor Contact Details	
US BANK 200 S 6TH STRE MINNEAPOLIS , MN 55402 (800) 803-4212	Inquiry Date: Apr 23, 2019 Removed By*: May 2021 Inquiry Type: Bank

SYNCB/BANANA	
Creditor Contact Details	
SYNCB/BANANA REPUBLIC PO BOX 965005 ORLANDO , FL 32896 (800) 234-7455	Inquiry Date: Mar 22, 2019 Removed By*: Apr 2021 Inquiry Type: National Credit Cards/Airlines

\*Estimated based on the date of your inquiry and an assumed 2 year expiration period.

## Collections



As of **Aug 01, 2020**, you had no collections accounts on your credit report.

## Public Records



As of **Aug 01, 2020**, you had 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.