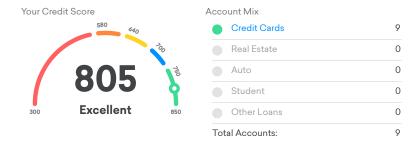
credit karma

Reported as of Aug 07, 2020

Zheyang Jin's Credit Report

Provided by TransUnion.

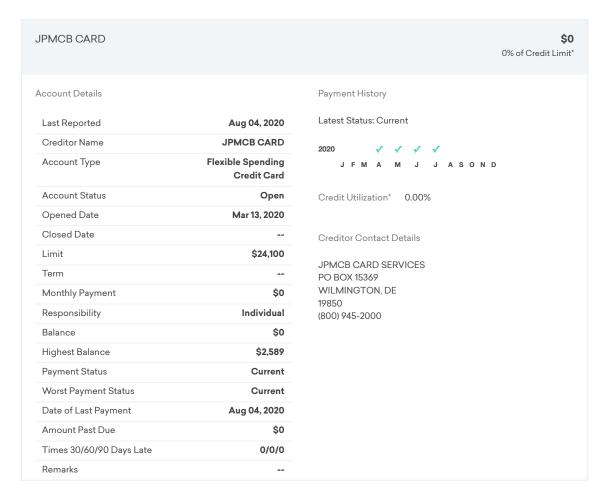
Overview



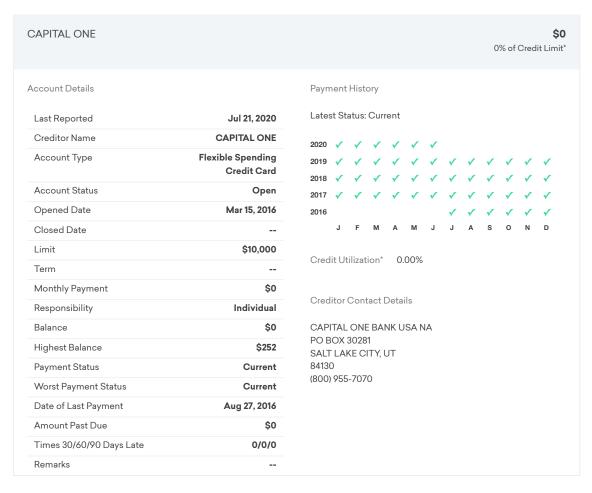
Employment Information

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

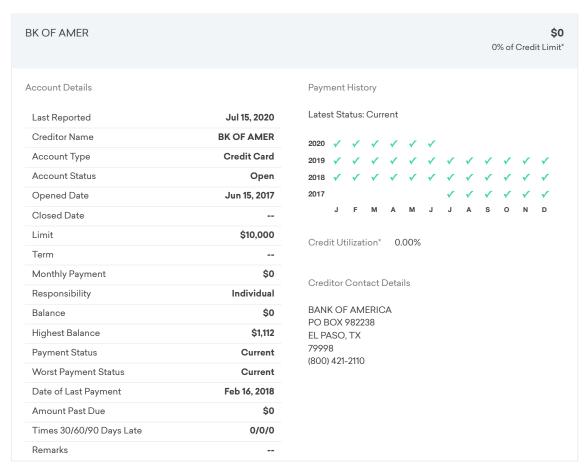
Accounts



PMCB CARD		0% of Credit Lin
ccount 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	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Dec 22, 2015	2016 🗸 🗸 🗸
Closed Date		J F M A M J J A S O N D
Limit	\$20,000	Credit Utilization* 0.00%
Term		Credit Utilization 0.00%
Monthly Payment	\$0	
Responsibility	Individual	Creditor Contact Details
Balance	\$0	JPMCB CARD SERVICES
Highest Balance	\$5,778	PO BOX 15369 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		



CITI		\$ i 0% of Credit Limi
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	
Opened Date	Sep 10, 2019	Credit Utilization* 0.00%
Closed Date		
Limit	\$5,100	Creditor Contact Details
Term		CITICARDS CBNA
Monthly Payment	\$0	PO BOX 6217
Responsibility	Individual	SIOUX FALLS, SD 57117
Balance	\$0	<i>5,11,</i>
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		



3K OF AMER		\$ 0% of Credit Limi
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	
Closed Date		Credit Utilization* 0.00%
Limit	\$18,000	
Term		Creditor Contact Details
Monthly Payment	\$0	BANK OF AMERICA
Responsibility	Individual	PO BOX 982238 EL PASO, TX
Balance	\$0	79998
Highest Balance	\$1,468	(800) 421-2110
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		

VELLS FARGO		\$ 0% of Credit Lim
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	
Closed Date		Credit Utilization* 0.00%
Limit	\$4,000	
Term		Creditor Contact Details
Monthly Payment	\$0	WELLS FARGO CARD SERVICE
Responsibility	Individual	PO BOX 14517 DES MOINES, IA
Balance	\$0	50306
Highest Balance	\$1,652	(800) 642-4720
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		

/ELLS FARGO		\$ 0% of Credit Limi
ccount 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	
Responsibility	Individual	Creditor Contact Details
Balance	\$0	
Highest Balance	\$2,583	WELLS FARGO CARD SERVICE PO BOX 14517
Payment Status	Current	DES MOINES, IA
Worst Payment Status	Current	50306 (800) 642-4720
Date of Last Payment	Jun 02, 2019	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks		

May 19, 2020 AMEX Credit Card Closed Jul 29, 2016	Paym Lates 2020 2019 2018	v ✓	atus: ✔	Curr									
AMEX Credit Card Closed	2020 2019 2018	√ √	✓	✓									
Credit Card Closed	2019 2018	√			✓								
Closed	2019 2018	√			•								
	2018			1	✓	√	√	✓	✓	✓	√	√	✓
Jul 29, 2016	2017	Y											
		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
May 05, 2020	2016												
\$5,000		J	F	М	Α	М	J	J	Α	S	0	N	D
	Cred	it Ut	ilizat	ion*	0.	00%							
\$0													
Individual	Cred	itor	Cont	tact [Deta	ils							
\$0													
\$1,360					ESS								
Current	EL PA	ASO											
Current		-	-2717	7									
	,,,,,,												
\$0													
0/0/0													
	\$5,000 \$0 Individual \$0 \$1,360 Current Current	\$5,000 Cred \$0 Individual Cred \$0 \$1,360 PO B Current EL PA 7999 (800) \$0 0/0/0	\$5,000 Credit Ut \$0 Individual Creditor \$0 \$1,360 PO BOX Current EL PASO 79998 (800) 874 \$0 0/0/0	\$5,000 Credit Utilizat \$0 Individual \$1,360 \$1,360 Current Current \$0 600) 874-2717	\$5,000 \$5,000 Credit Utilization* \$0 Individual	\$5,000 Credit Utilization* 0. \$0 Individual	\$5,000 Credit Utilization* 0.00% \$0 Individual Creditor Contact Details \$0 \$1,360 AMERICAN EXPRESS PO BOX 981537 Current EL PASO, TX 79998 (800) 874–2717 \$0 0/0/0	\$5,000 Credit Utilization* 0.00% \$0 Individual Creditor Contact Details \$0 \$1,360 AMERICAN EXPRESS PO BOX 981537 Current Current Current \$0 0/0/0	\$5,000 Credit Utilization* 0.00% \$0 Individual Creditor Contact Details \$0 \$1,360 \$1,360 Current EL PASO, TX 79998 (800) 874-2717 \$0 0/0/0	\$5,000	\$5,000 Credit Utilization* 0.00% \$0 Individual Creditor Contact Details \$0 \$1,360 \$1,360 Current EL PASO, TX 79998 (800) 874-2717 \$0 0/0/0	\$5,000	\$5,000

 $^{^*\}mbox{Calculated}$ 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.

CO 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.