TransUnion Credit Report Cheat Sheet

Last updated: 2025

Top Report Details

• **Report ID / Search ID / Ordered By:** Internal tracking for your files
• **Order & Completion Dates:** When the report was run and finalized
• **Name Screened / SSN Match:** Confirms identity is an exact SSN match — required for accuracy

Personal Information

Includes: Full Legal Name, Aliases (AKA), SSN (last 4 digits), Date of Birth, Address History

■ **Good Signs:** Consistent addresses and names, No discrepancies in SSN or DOB
■■ **Red Flags:** Multiple names/addresses in short timeframes, Old addresses linked to collections or fraud cases

Score Summary

• **Score Model:** VantageScore 4.0
• **Score Range:** 300–850

Ranges:
Excellent: 781–850
Good: 661–780
Fair: 601–660
Poor: 500–600
Very Poor: 300–499

Score Factors: Reasons score may be lower (e.g., "No open accounts," "Unpaid collections")

Collection Accounts

Definition: Unpaid debts that went to collections.

Key Fields:
• **DLA:** Date of Last Activity
• **ECOA:** Relationship type (I=Individual, J=Joint, A=Authorized User, etc.)
• **Opened:** Date account was opened
• **Clsd/PD:** Closed/Paid date
• **High:** Highest balance ever owed

- **Limit:** Credit limit
- **Pmt:** Scheduled monthly payment
- **Term:** Loan term (e.g., 60 months)
- **$Bal:** Current balance
- **$Past Due:** Amount overdue
- **Date:** Last reported date
- **Mths:** Months reviewed
- **30/60/90:** Late payments
- **Rating:** Status (1 = Pays as agreed → 9 = Charge-off)

■ **Good Signs:** No collection accounts, Paid/settled with $0 balance
■■ **Red Flags:** Multiple unpaid collections, Recent activity, Disputes listed

Revolving & Installment Accounts

Fields to Review: Acc Name/Loan Type, Status (I=Individual, R1=good, R9=charged off), High Limit/Balance, Past Due, Rating

■ **Good Signs:** Low balances, R1 or R2 ratings, Open accounts in good standing
■■ **Red Flags:** R9 delinquent/charged off, High utilization, "Closed by credit grantor"

Inquiries

Definition: Who accessed the report recently.

Key Fields:
1. Date (when inquiry made)
2. Name/Address (business that pulled it)
3. Code (internal code)
4. MKT (industry classification, e.g., MWB = Mortgage/Bank)
5. Type (I = Individual/Hard inquiry, A = Account Review, P = Prescreen, X = Employment, C = Collection)
6. Inq/Loan Amount (if provided)

■ **Good Signs:** Few inquiries, Mostly soft pulls
■■ **Red Flags:** Multiple hard inquiries in short time → credit seeking behavior

Servicer Info

General TransUnion contact details (not relevant for applicant evaluation).