7/9/2019 Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more



**Equifax 3-Bureau Credit Report and Scores as of July 8, 2019**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name:** | | | | **NARENDRA KOLLA** | |
| **Confirmation Number:** | | | | **9689912744** | |
|  | |  |  |  |  |
| **Section Title** | | | |  | **Section Description** |
|  |  |  |  |  |  |
| 1. | Credit Score | | |  | Summary, Understanding Your Score, How Lenders See You |
|  |  |  |  |  |  |
| 2. | Credit Report | | |  | Personal, Credit, Account, Inquiry, Public and Dispute Information |
|  |  |  |  |  |  |

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| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  | **CREDIT SCORE** | |
|  | |  |  |  |  |  |
| **Section Title** | | | | | **Section Description** |  |
|  |  |  |  |  |  |  |
| 1. | Credit Score Summary | | | | Summary of how your score rates |  |
|  |  |  |  |  |  |  |
| 2. | Understanding Your Score | | | | Summary of factors that are affecting your score |  |
|  |  |  |  |  |  |  |
| 3. | Your Loan Risk Rating | | | | The bottom line on how lenders may view your credit risk |  |
|  |  |  |  |  |  |  |

**Credit Score Summary**



**Where You Stand**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | **Experian** | | | **TransUnion** | | |  |
| **677** |  | **Good** | **613** |  | **Fair** | **693** |  | **Good** |  |
|  |  |  |  |
|  |  |
|  |  |  |  |  |  |  |  |  |  |

The Equifax Credit Score™ ranges from 280-850. Higher scores are viewed more favorably.

Your 3 credit scores are calculated by Equifax using the information contained in your Equifax, Experian, and TransUnion credit reports.

**Equifax** & **TransUnion:** Your score is considered **good**. Based on this score, you should be able to qualify for credit with averageinterest rates and offers.

**Experian:** Your score is considered **fair**. You may have challenges qualifying for credit and you should expect to pay high interestrates when you do qualify.



|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Range** | 280 - 559 | **560 - 659** | **660 - 724** | 725 - 759 | 760 - 850 |
|  | Poor | **Fair** | **Good** | Very Good | Excellent |
| **US Population** | 12 | **21** | **18** | 12 | 37 |
|  |  |  |  |  |  |

**What's Impacting Your Scores**

Below are the key areas from these credit reports that are impacting your scores.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | **Experian** |  | **TransUnion** |  |
| **Payment History** Your history of paying bills on time. | | |  |  |  |
| **Excellent** |  | **Fair** |  | **Excellent** |  |
|  |  |  |
|  |  |  |  |  |  |
| **Amount of Debt** Your total amount of outstanding debt. | | |  |  |  |
| **Fair** |  | **Good** |  | **Fair** |  |
|  |  |  |
|  |  |  |  |  |  |
| **Length of Credit History** How long you've had credit | | |  |  |  |
| **Poor** |  | **Poor** |  | **Poor** |  |
|  |  |  |
|  |  |  |  |  |  |



**Amount of New Credit** Your recent credit history of new loans or applications

https://www.econsumer.equifax.com/otc/productView.ehtml?prod\_cd=UPLAN&oi\_num=1-51403270775&sub\_cd=TRI\_SCORE&coi\_num=1-51403270889&curre…

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NOTE: Total may not equal 100% due to rounding

**Account Age**

Usually it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Equifax** | | | | **TransUnion** | | | | **Experian** | | | |  |
| **Length of Credit History** | 4 Years, 9 Months | | | | 4 Years, 9 Months | | | | 4 Years, 9 Months | | | |  |
| **Average Account Age** | 3 Years, 8 Months | | | | 3 Years, 8 Months | | | | 3 Years, 8 Months | | | |  |
| **Oldest Account** | [PNC BANK (Opened 10/2014)](javascript:openSummaryPop('#popup&detail=oldAccount&bureau=Equifax');) | | | | [PNC BANK (Opened 10/2014)](javascript:openSummaryPop('#popup&detail=oldAccount&bureau=TransUnion');) | | | |  | [PNC BANK, N.A. (Opened](javascript:openSummaryPop('#popup&detail=oldAccount&bureau=Experian');) | | |  |
|  | [10/2014)](javascript:openSummaryPop('#popup&detail=oldAccount&bureau=Experian');) |  |  |  |
| **Most Recent Account** | [CITICARDS CBNA (Opened](javascript:openSummaryPop('#popup&detail=recentAccount&bureau=Equifax');) | | |  |  |  |  |  |  |  |
| [CITI (Opened 06/2017)](javascript:openSummaryPop('#popup&detail=recentAccount&bureau=TransUnion');) | | | | [CITI (Opened 06/2017)](javascript:openSummaryPop('#popup&detail=recentAccount&bureau=Experian');) | | | |  |
| [06/2017)](javascript:openSummaryPop('#popup&detail=recentAccount&bureau=Equifax');) |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |

**Inquiries - Requests for your Credit History**

Numerous inquires on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | **Equifax** | **TransUnion** | **Experian** |
| **Inquiries in the Last 2 Years** |  | 5 | 0 | 0 |
| **Most Recent Inquiry** | | [COMCAST (Opened 03/2019)](javascript:openSummaryPop('#popup&detail=recentInquiry&bureau=Equifax');) | N/A | N/A |

**Potentially Negative Information**

Late payments, collections and public records can have a negative impact on your credit standing. The more severe they are and the more recent they are, the more negative the potential impact.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  | **Equifax** | **TransUnion** | **Experian** |
| **Public Records** | |  | | 0 | 0 | 0 |
| **Negative Accounts** | | | | 0 | 0 | 0 |
| **Collections** |  | |  | 0 | 0 | 9 |

**Mortgage Accounts**

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

**You have no Mortgage accounts on file**

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**Installment Accounts**

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

**Open Accounts**

**DIGITAL FCU**

**Equifax** **TransUnion** **Experian**



https://www.econsumer.equifax.com/otc/productView.ehtml?prod\_cd=UPLAN&oi\_num=1-51403270775&sub\_cd=TRI\_SCORE&coi\_num=1-51403270889&curre…

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| 7/9/2019 | | Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more | | | |
|  | **DIGITAL FCU** |  |  |  |  |
|  |  | Account Type: | **Installment** | **Installment** | **Installment** |
|  |  | Account Number: | 566039XXXX | 566039XXXX | 566039XXXX |
|  |  | Payment Responsibility: | Individual | Individual | Individual |
|  |  | Date Opened: | 07/2016 | 07/2016 | 07/2016 |
|  |  | Balance Date: | 06/2019 | 06/2019 | 06/2019 |
|  |  | Balance Amount: | $14,733 | $14,733 | $14,733 |
|  |  | Monthly Payment: | $488 | $488 | $488 |
|  |  | High/Limit: | $30,000 | $30,000 | $30,000 |
|  |  | Account Status: | As Agreed | As Agreed | As Agreed |
|  |  | Past Due Amount: | $0 | $0 | $0 |
|  |  | Comments: | FIXED RATE AUTO |  | OPEN ACCOUNT THIS IS AN |
|  |  |  |  |  | ACCOUNT IN GOOD |
|  |  |  |  |  | STANDING LAST PAID: |
|  |  |  |  |  | 06/2019 |

**DIGITAL FCU**

PO Box 9123

Marlborough, MA-017529123

(978) 461-6700

**24-Month Payment History**

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|  |  |  |  |  |  |  |  |  |  |  | **Equifax** | |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  | **TransUnion** | | |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  | **Experian** | | |  |  |  |  |  |  |  |  |  |  |
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|  | **Seven-Year Payment History** |  |  |  |  |
|  |  | **Equifax** | **TransUnion** | **Experian** | |
|  | 30 Days Past Due: | 0 | 0 | 0 |  |
|  | 60 Days Past Due: | 0 | 0 | 0 |  |
|  | 90 Days Past Due: | 0 | 0 | 0 |  |
|  |  |  |  |  |  |

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**Revolving Accounts**

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

**Open Accounts**

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank of America** |  |  |  |
|  | **Equifax** | **TransUnion** | **Experian** |
| Account Type: | **Revolving** | **Revolving** | **Revolving** |
| Account Number: | 440066XXXXXXXXXX | XXXX | XXXX |
| Payment Responsibility: | Individual | Individual | Individual |
| Date Opened: | 04/2015 | 04/2015 | 04/2015 |
| Balance Date: | 06/2019 | 06/2019 | 06/2019 |
| Balance Amount: | $12,936 | $12,936 | $12,936 |
| Monthly Payment: | $130 | $130 | $130 |
| High/Limit: | $14,000 | $14,000 | $14,000 |

https://www.econsumer.equifax.com/otc/productView.ehtml?prod\_cd=UPLAN&oi\_num=1-51403270775&sub\_cd=TRI\_SCORE&coi\_num=1-51403270889&curre…

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| 7/9/2019 | | Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more | | | |
|  | **Bank of America** |  |  |  |  |
|  |  | Account Status: | As Agreed | As Agreed | As Agreed |
|  |  | Past Due Amount: | $0 | $0 | $0 |
|  |  | Comments: | CREDIT CARD AMT IN HIGH |  | OPEN ACCOUNT THIS IS AN |
|  |  |  | CREDIT IS CREDIT LIMIT |  | ACCOUNT IN GOOD |
|  |  |  |  |  | STANDING LAST PAID: |
|  |  |  |  |  | 06/2019 |

**Bank of America**

PO Box 982238

El Paso, TX-799982238

(800) 421-2110

**24-Month Payment History**

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|  |  |  |  |  |  |  |  |  |  |  | **Equifax** | |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  | **TransUnion** | | |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  | **Experian** | | |  |  |  |  |  |  |  |  |  |  |
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|  | **Seven-Year Payment History** |  |  |  |  |
|  |  | **Equifax** | **TransUnion** | **Experian** | |
|  | 30 Days Past Due: | 0 | 0 | 0 |  |
|  | 60 Days Past Due: | 0 | 0 | 0 |  |
|  | 90 Days Past Due: | 0 | 0 | 0 |  |
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|  |  |  |  |
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| **CHASE CARD** |  |  |  |
|  | **Equifax** | **TransUnion** | **Experian** |
| Account Type: | **Revolving** | **Revolving** | **Revolving** |
| Account Number: | 4147XXXXXXXX | 4147XXXXXXXX | 4147XXXXXXXX |
| Payment Responsibility: | Individual | Individual | Individual |
| Date Opened: | 01/2017 | 01/2017 | 01/2017 |
| Balance Date: | 06/2019 | 06/2019 | 06/2019 |
| Balance Amount: | $12,508 | $12,508 | $12,508 |
| Monthly Payment: | $126 | $126 | $126 |
| High/Limit: | $13,000 | $13,000 | $13,000 |
| Account Status: | As Agreed | As Agreed | As Agreed |
| Past Due Amount: | $0 | $0 | $0 |
| Comments: | FLEXIBLE SPENDING |  | OPEN ACCOUNT THIS IS AN |
|  | CREDIT CARD AMT IN HIGH |  | ACCOUNT IN GOOD |
|  | CREDIT IS CREDIT LIMIT |  | STANDING LAST PAID: |
|  |  |  | 06/2019 |

https://www.econsumer.equifax.com/otc/productView.ehtml?prod\_cd=UPLAN&oi\_num=1-51403270775&sub\_cd=TRI\_SCORE&coi\_num=1-51403270889&curre…

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**CHASE CARD**

**CHASE CARD**

PO Box 15298

Wilmington, DE-198505298

(800) 945-2000

**24-Month Payment History**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  | **Equifax** | |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  | **TransUnion** | | |  |  |  |  |  |  |  |  |  |  |
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| May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun |
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|  |  |  |  |  |  |  |  |  |  |  | **Experian** | | |  |  |  |  |  |  |  |  |  |  |
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|  | **Seven-Year Payment History** |  |  |  |  |
|  |  | **Equifax** | **TransUnion** | **Experian** | |
|  | 30 Days Past Due: | 0 | 0 | 0 |  |
|  | 60 Days Past Due: | 0 | 0 | 0 |  |
|  | 90 Days Past Due: | 0 | 0 | 0 |  |
|  |  |  |  |  |  |
|  | **CITICARDS CBNA** |  |  |  |  |
|  |  | **Equifax** | **TransUnion** | **Experian** | |
|  | Account Type: | **Revolving** | **Revolving** | **Revolving** | |
|  | Account Number: | 410039XXXXXXXXXX | 4100XXXXXXXX | 410039XXXXXXXXXX | |
|  | Payment Responsibility: | Individual | Individual | Individual | |
|  | Date Opened: | 06/2017 | 06/2017 | 06/2017 |  |
|  | Balance Date: | 06/2019 | 06/2019 | 06/2019 |  |
|  | Balance Amount: | $129 | $129 | $129 |  |
|  | Monthly Payment: | $25 | $25 | $25 |  |
|  | High/Limit: | $9,500 | $9,500 | $9,500 |  |
|  | Account Status: | As Agreed | As Agreed | As Agreed | |
|  | Past Due Amount: | $0 | $0 | $0 |  |
|  | Comments: | FLEXIBLE SPENDING |  | OPEN ACCOUNT THIS IS AN | |
|  |  | CREDIT CARD AMT IN HIGH |  | ACCOUNT IN GOOD | |
|  |  | CREDIT IS CREDIT LIMIT |  | STANDING LAST PAID: | |
|  |  |  |  | 05/2019 |  |

https://www.econsumer.equifax.com/otc/productView.ehtml?prod\_cd=UPLAN&oi\_num=1-51403270775&sub\_cd=TRI\_SCORE&coi\_num=1-51403270889&curre…

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**CITICARDS CBNA**

**CITICARDS CBNA**

PO Box 6217

SIOUX FALLS, SD-57117

**24-Month Payment History**

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|  |  |  |  |  |  |  |  |  |  |  | **Equifax** | |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  | **TransUnion** | | |  |  |  |  |  |  |  |  |  |  |
| \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* |
| May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun |
| 19 | 19 | 19 | 19 | 19 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 17 | 17 | 17 | 17 | 17 | 17 | 17 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  | **Experian** | | |  |  |  |  |  |  |  |  |  |  |
| \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* |
| Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul |
| 19 | 19 | 19 | 19 | 19 | 19 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 17 | 17 | 17 | 17 | 17 | 17 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Seven-Year Payment History** |  |  |  |  |
|  |  | **Equifax** | **TransUnion** | **Experian** | |
|  | 30 Days Past Due: | 0 | 0 | 0 |  |
|  | 60 Days Past Due: | 0 | 0 | 0 |  |
|  | 90 Days Past Due: | 0 | 0 | 0 |  |
|  |  |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **DIGITAL FCU** |  |  |  |
|  | **Equifax** | **TransUnion** | **Experian** |
| Account Type: | **Revolving** | **Revolving** | **Revolving** |
| Account Number: | 566039XXXX | 56XXXX | 566039XXXX |
| Payment Responsibility: | Individual | Individual | Individual |
| Date Opened: | 03/2015 | 03/2015 | 03/2015 |
| Balance Date: | 06/2019 | 06/2019 | 06/2019 |
| Balance Amount: | $9,155 | $9,155 | $9,155 |
| Monthly Payment: | $160 | $160 | $160 |
| High/Limit: | $10,000 | $10,000 | $10,000 |
| Account Status: | As Agreed | As Agreed | As Agreed |
| Past Due Amount: | $0 | $0 | $0 |
| Comments: | CREDIT CARD AMT IN HIGH |  | OPEN ACCOUNT THIS IS AN |
|  | CREDIT IS CREDIT LIMIT |  | ACCOUNT IN GOOD |
|  |  |  | STANDING LAST PAID: |
|  |  |  | 06/2019 |

https://www.econsumer.equifax.com/otc/productView.ehtml?prod\_cd=UPLAN&oi\_num=1-51403270775&sub\_cd=TRI\_SCORE&coi\_num=1-51403270889&curr…

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**DIGITAL FCU**

**DIGITAL FCU**

PO Box 9123

Marlborough, MA-017529123

(978) 461-6700

**24-Month Payment History**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  | **Equifax** | |  |  |  |  |  |  |  |  |  |  |  |
| \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* |
| Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul |
| 19 | 19 | 19 | 19 | 19 | 19 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 17 | 17 | 17 | 17 | 17 | 17 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  | **TransUnion** | | |  |  |  |  |  |  |  |  |  |  |
| \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* |
| May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun |
| 19 | 19 | 19 | 19 | 19 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 17 | 17 | 17 | 17 | 17 | 17 | 17 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  | **Experian** | | |  |  |  |  |  |  |  |  |  |  |
| \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* |
| Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul |
| 19 | 19 | 19 | 19 | 19 | 19 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 17 | 17 | 17 | 17 | 17 | 17 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Seven-Year Payment History** |  |  |  |  |
|  |  | **Equifax** | **TransUnion** | **Experian** | |
|  | 30 Days Past Due: | 0 | 0 | 0 |  |
|  | 60 Days Past Due: | 0 | 0 | 0 |  |
|  | 90 Days Past Due: | 0 | 0 | 0 |  |
|  |  |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **DISCOVER BANK** |  |  |  |
|  | **Equifax** | **TransUnion** | **Experian** |
| Account Type: | **Revolving** | **Revolving** | **Revolving** |
| Account Number: | 6011XXXXXXXX | 6011XXXXXXXX | 6011XXXXXXXX |
| Payment Responsibility: | Individual | Individual | Individual |
| Date Opened: | 11/2014 | 11/2014 | 11/2014 |
| Balance Date: | 06/2019 | 06/2019 | 06/2019 |
| Balance Amount: | $11,809 | $11,809 | $11,809 |
| Monthly Payment: | $237 | $237 | $237 |
| High/Limit: | $14,600 | $14,600 | $14,600 |
| Account Status: | As Agreed | As Agreed | As Agreed |
| Past Due Amount: | $0 | $0 | $0 |
| Comments: | CREDIT CARD AMT IN HIGH |  | OPEN ACCOUNT THIS IS AN |
|  | CREDIT IS CREDIT LIMIT |  | ACCOUNT IN GOOD |
|  |  |  | STANDING LAST PAID: |
|  |  |  | 06/2019 |

https://www.econsumer.equifax.com/otc/productView.ehtml?prod\_cd=UPLAN&oi\_num=1-51403270775&sub\_cd=TRI\_SCORE&coi\_num=1-51403270889&curr…

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**DISCOVER BANK**

**DISCOVER BANK**

PO Box 15316

Wilmington, DE-198505316

(800) 347-2683

**24-Month Payment History**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  | **Equifax** | |  |  |  |  |  |  |  |  |  |  |  |
| \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* |
| Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul |
| 19 | 19 | 19 | 19 | 19 | 19 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 17 | 17 | 17 | 17 | 17 | 17 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  | **TransUnion** | | |  |  |  |  |  |  |  |  |  |  |
| \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* |
| May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun |
| 19 | 19 | 19 | 19 | 19 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 17 | 17 | 17 | 17 | 17 | 17 | 17 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  | **Experian** | | |  |  |  |  |  |  |  |  |  |  |
| \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* |
| Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul |
| 19 | 19 | 19 | 19 | 19 | 19 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 17 | 17 | 17 | 17 | 17 | 17 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Seven-Year Payment History** |  |  |  |  |
|  |  | **Equifax** | **TransUnion** | **Experian** | |
|  | 30 Days Past Due: | 0 | 0 | 0 |  |
|  | 60 Days Past Due: | 0 | 0 | 0 |  |
|  | 90 Days Past Due: | 0 | 0 | 0 |  |
|  |  |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **SYNCB/SYNCHRONY MASTERCARD** |  |  |  |
|  | **Equifax** | **TransUnion** | **Experian** |
| Account Type: | **Revolving** | **Revolving** | **Revolving** |
| Account Number: | 524363XXXXXXXXXX | 5243XXXXXXXX | 5243XXXXXXXX |
| Payment Responsibility: | Individual | Individual | Individual |
| Date Opened: | 11/2015 | 11/2015 | 11/2015 |
| Balance Date: | 06/2019 | 06/2019 | 06/2019 |
| Balance Amount: | $0 | $0 | $0 |
| Monthly Payment: |  |  |  |
| High/Limit: | $2,000 | $2,000 | $2,000 |
| Account Status: | As Agreed | As Agreed | As Agreed |
| Past Due Amount: | $0 | $0 | $0 |
| Comments: | CREDIT CARD AMT IN HIGH |  | OPEN ACCOUNT THIS IS AN |
|  | CREDIT IS CREDIT LIMIT |  | ACCOUNT IN GOOD |
|  |  |  | STANDING LAST PAID: |
|  |  |  | 08/2018 |

https://www.econsumer.equifax.com/otc/productView.ehtml?prod\_cd=UPLAN&oi\_num=1-51403270775&sub\_cd=TRI\_SCORE&coi\_num=1-51403270889&curr…

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**SYNCB/SYNCHRONY MASTERCARD**

**SYNCB/SYNCHRONY MASTERCARD**

4125 WINDWARD PLAZA

ALPHARETTA, GA-30005

(844) 406-7427

**24-Month Payment History**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  | **Equifax** | |  |  |  |  |  |  |  |  |  |  |  |
| \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* |
| Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul |
| 19 | 19 | 19 | 19 | 19 | 19 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 17 | 17 | 17 | 17 | 17 | 17 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  | **TransUnion** | | |  |  |  |  |  |  |  |  |  |  |
| \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* |
| May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun |
| 19 | 19 | 19 | 19 | 19 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 17 | 17 | 17 | 17 | 17 | 17 | 17 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  | **Experian** | | |  |  |  |  |  |  |  |  |  |  |
| \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* | \* |
| Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul |
| 19 | 19 | 19 | 19 | 19 | 19 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 18 | 17 | 17 | 17 | 17 | 17 | 17 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Seven-Year Payment History** |  |  |  |  |
|  |  | **Equifax** | **TransUnion** | **Experian** | |
|  | 30 Days Past Due: | 0 | 0 | 0 |  |
|  | 60 Days Past Due: | 0 | 0 | 0 |  |
|  | 90 Days Past Due: | 0 | 0 | 0 |  |
|  |  |  |  |  |  |

**Closed Accounts**

|  |  |  |  |
| --- | --- | --- | --- |
| **PNC BANK** |  |  |  |
|  | **Equifax** | **TransUnion** | **Experian** |
| Account Type: | **Revolving** | **Revolving** | **Revolving** |
| Account Number: | 44890030XXXX | 4489XXXXXXXX | 448900XXXXXXXXXX |
| Payment Responsibility: | Individual | Individual | Individual |
| Date Opened: | 10/2014 | 10/2014 | 10/2014 |
| Balance Date: | 12/2014 | 12/2014 | 12/2014 |
| Balance Amount: | $0 | $0 |  |
| Monthly Payment: |  |  |  |
| High/Limit: | $250 | $250 | $250 |
| Account Status: | As Agreed | As Agreed | As Agreed |
| Past Due Amount: | $0 | $0 | $0 |
| Comments: | ACCOUNT CLOSED AT | ACCOUNT CLOSED BY | PAID THIS IS AN ACCOUNT |
|  | CONSUMER S REQUEST | CONSUMER | IN GOOD STANDING |
|  | CLOSED OR PAID |  | ACCOUNT CLOSED AT |
|  | ACCOUNT/ZERO BALANCE |  | CONSUMER S REQUEST |
|  |  |  | LAST PAID: 11/2014 |

https://www.econsumer.equifax.com/otc/productView.ehtml?prod\_cd=UPLAN&oi\_num=1-51403270775&sub\_cd=TRI\_SCORE&coi\_num=1-51403270889&curr…

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**PNC BANK**

**PNC BANK**

PO Box 3180

Pittsburgh, PA-152303180

**24-Month Payment History**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  | **Equifax** | |  |  |  |  |  |  |  |  |  |  |  |
| **No 24-Month Payment Data available for display.** | | | | | | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  | | |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  | **TransUnion** | | |  |  |  |  |  |  |  |  |  |  |
| \* | NR NR NR NR NR NR NR NR NR NR | | | | | | | | | | NR | NR NR NR | | | NR NR NR | | | NR | NR NR NR NR NR | | | | |
| Nov | Oct Sep | | Aug | Jul | Jun May Apr Mar Feb Jan | | | | | | Dec | Nov | Oct Sep | | Aug | Jul | Jun | May | Apr Mar | | Feb | Jan | Dec |
| 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 12 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |  |  | **Experian** | | |  |  |  |  |  |  |  |  |  |  |  |
|  | NR \* | | NR NR | | NR NR NR NR NR NR NR NR NR | | | | | | | | | | NR NR NR | | | NR NR NR | | | NR | NR NR | | NR | NR |  |
|  | Dec | Nov | Oct Sep | | Aug | Jul | Jun May Apr Mar Feb Jan | | | | | | | Dec | Nov | Oct Sep | | Aug | Jul | Jun | May | Apr Mar | | Feb | Jan |  |
|  | 14 | 14 | 14 | 14 | 14 | 14 | 14 | 14 | | 14 | 14 | 14 | 14 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 |  |
|  | **Seven-Year Payment History** | | | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  | **Equifax** | |  |  |  | **TransUnion** | | |  |  |  | **Experian** | | |  |  |
|  | 30 Days Past Due: | | | |  |  |  |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  |  | 0 |  |  |  |
|  | 60 Days Past Due: | | | |  |  |  |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  |  | 0 |  |  |  |
|  | 90 Days Past Due: | | | |  |  |  |  |  |  |  | 0 |  |  |  |  | 0 |  |  |  |  |  | 0 |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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**Other Accounts**

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

**You have no other accounts on file**

 Back to Top

**Payment History Key**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Meaning | Symbol | Meaning | Symbol |
|  | |  |  |  |
| Pays or Paid as Agreed: | | \* | Collection Account: | CA |
|  | |  |  |  |
| 30-59 Days Past Due: | | 30 | Foreclosure: | F |
|  | |  |  |  |
| 60-89 Days Past Due: | | 60 | Voluntary Surrender: | VS |
|  |  |  |  |  |
| 90-119 | Days Past Due: | 90 | Repossession: | R |
|  |  |  |  |  |
| 120-149 | Days Past Due: | 120 | Charge Off: | CO |
|  |  |  |  |  |
| 150-179 | Days Past Due: | 150 | Not Reported: | NR |
|  |  |  |  |  |
| 180+ | Days Past Due: | 180 |  |  |
|  |  |  |  |  |

**Inquiries**

A request for your credit history is called an inquiry. Inquiries remain on your credit report for up to two years. These inquiries are made by companies with whom you have applied for a loan or credit.

**Equifax**

|  |  |  |
| --- | --- | --- |
| **Name of Company** | **Date of Inquiry** | **Type of Business** |
|  |  |  |
| COMCAST | 03/31/19 | Utilities And Fuel |
|  |  |  |
| **COMCAST** |  |  |
| 6555 Quince Rd Ste 400,Accounts Payable |  |  |
| Memphis, TN 381198225 |  |  |
| (256) 858-3127 |  |  |



https://www.econsumer.equifax.com/otc/productView.ehtml?prod\_cd=UPLAN&oi\_num=1-51403270775&sub\_cd=TRI\_SCORE&coi\_num=1-51403270889&curr…