Prepared For

HOANG V. NGUYEN

Personal & confidential

Date generated: May 9, 2021

At a glance

FICO® Score 8

782 FICO SCORE 8 Experian data May 9, 2021

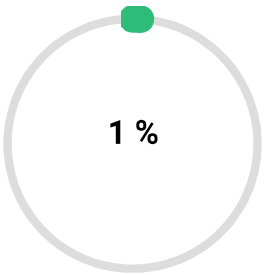
300 — 850

Very Good

Account summary

Open accounts	**10**
Self-reported accounts	**0**
Accounts ever late	**0**
Closed accounts	**7**
Collections	**0**
Average account age	**4 yrs 1 mo**
Oldest account	**5 yrs 9 mos**

Overall credit usage



Credit used: **$512**

Credit limit: **$64,724**

Debt summary

Credit card and credit line debt	**$512**
Self-reported account balance	**$0**
Loan debt	**$114,766**
Collections debt	**$0**
Total debt	**$115,278**

Personal information

Name
HOANG VINH NGUYEN

Also known as
VINH NGUYEN

Generational identifier
-

Year of birth
1958

Addresses
4366 S PINE ST APT C
TACOMA, WA 98409-6557

3910 N 28TH ST APT 317
TACOMA, WA 98407-5331

155 BREWSTER ST APT 2L
BRIDGEPORT, CT 06605-3107

Employers
AIG

SCOTIA BANK

Personal statements

No Statement(s) present at this time

Open accounts

AMEX **$144**

Exceptional payment history

Balance updated **Apr 18, 2021**

Account info

Account name	**AMEX**	Balance	**$144**
Account number	**349992XXXXXXXXXX**	Balance updated	**Apr 18, 2021**
Original creditor	**-**	Credit limit	**$12,000**
Company sold	**-**	Usage	**1%**
Account type	**Credit Card**	Monthly payment	**$40**
Date opened	**Jun 03, 2016**	Past due amount	**-**
Account status	**Open**	Highest balance	**$8,361**
Payment status	**Current**	Terms	**Revolving**
Status updated	**Apr 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	–	–	–	–	–	–	–	–
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	–	–	–	–	–	●	●	●	●	●	●	●

● On time – Data unavailable

Contact info

Address	**PO BOX 297871 FORT LAUDERDALE, FL 33329**
Phone number	**(800) 874-2717**

Comments

-

AMEX **$0**

Exceptional payment history

Balance updated **Apr 13, 2021**

Account info

Account name	**AMEX**	Balance	**$0**
Account number	**349992XXXXXXXXXX**	Balance updated	**Apr 13, 2021**
Original creditor	**-**	Credit limit	**$14,500**
Company sold	**-**	Usage	**0%**
Account type	**Credit Card**	Monthly payment	**-**
Date opened	**Oct 14, 2019**	Past due amount	**-**
Account status	**Open**	Highest balance	**$2,189**
Payment status	**Current**	Terms	**Revolving**
Status updated	**Apr 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	–	–	–	–	–	–	–	–
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	–	–	–	–	–	–	–	–	–	–	●	●

● On time – Data unavailable

Contact info

Address	**PO BOX 297871 FORT LAUDERDALE, FL 33329**
Phone number	**(800) 874-2717**

Comments

-

CAPITAL ONE BANK USA N **$0**

Exceptional payment history

Balance updated **Apr 27, 2021**

Account info

Account name	**CAPITAL ONE BANK USA N**	Balance	**$0**
Account number	**400344XXXXXX**	Balance updated	**Apr 27, 2021**
Original creditor	**-**	Credit limit	**$500**
Company sold	**-**	Usage	**0%**
Account type	**Credit Card**	Monthly payment	**$0**
Date opened	**Jul 30, 2016**	Past due amount	**-**
Account status	**Open**	Highest balance	**$803**
Payment status	**Current**	Terms	**Revolving**
Status updated	**Apr 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	–	–	–	–	–	–	–	–
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	–	–	–	–	–	–	–	●	●	●	●	●

● On time – Data unavailable

Contact info

Address	**PO BOX 31293 SALT LAKE CITY, UT 84131**
Phone number	**(800) 955-7070**

Comments

-

CITI

Exceptional payment history

$0

Balance updated **Apr 16, 2021**

Account info

Account name	**CITI**	Balance	**$0**
Account number	**410039XXXXXXXXXX**	Balance updated	**Apr 16, 2021**
Original creditor	**-**	Credit limit	**$9,500**
Company sold	**-**	Usage	**0%**
Account type	**Credit Card**	Monthly payment	**$0**
Date opened	**Apr 23, 2017**	Past due amount	**-**
Account status	**Open**	Highest balance	**$1,067**
Payment status	**Current**	Terms	**Revolving**
Status updated	**Apr 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	–	–	–	–	–	–	–	–
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	–	–	–	–	●	●	●	●	●	●	●	●

● On time – Data unavailable

Contact info

Address	**PO BOX 6190 SIOUX FALLS, SD 57117**
Phone number	**By mail only**

Comments

-

CITICARDS CBNA **$0**

Exceptional payment history

Balance updated **May 06, 2021**

Account info

Account name	**CITICARDS CBNA**	Balance	**$0**
Account number	**528546XXXXXX**	Balance updated	**May 06, 2021**
Original creditor	**-**	Credit limit	**$7,700**
Company sold	**-**	Usage	**0%**
Account type	**Credit Card**	Monthly payment	**$0**
Date opened	**Mar 10, 2020**	Past due amount	**-**
Account status	**Open**	Highest balance	**$989**
Payment status	**Current**	Terms	**Revolving**
Status updated	**May 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	●	–	–	–	–	–	–	–
2020	–	–	–	●	●	●	●	●	●	●	●	●

● On time – Data unavailable

Contact info

Address	**PO BOX 6241 SIOUX FALLS, SD 57117**
Phone number	**By mail only**

Comments

-

JPMCB CARD **$368**

Exceptional payment history

Balance updated **May 05, 2021**

Account info

Account name	**JPMCB CARD**	Balance	**$368**
Account number	**414740XXXXXX**	Balance updated	**May 05, 2021**
Original creditor	**-**	Credit limit	**$8,000**
Company sold	**-**	Usage	**4%**
Account type	**Credit Card**	Monthly payment	**$35**
Date opened	**Dec 06, 2016**	Past due amount	**-**
Account status	**Open**	Highest balance	**$3,618**
Payment status	**Current**	Terms	**Revolving**
Status updated	**May 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	●	–	–	–	–	–	–	–
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●

● On time – Data unavailable

Contact info

Address	**PO BOX 15369 WILMINGTON, DE 19850**
Phone number	**(800) 945-2000**

Comments

-

RBC BANK **$114,766**

Exceptional payment history

Balance updated **Apr 05, 2021**

Account info

Account name	**RBC BANK**	Balance	**$114,766**
Account number	**300009XXXXXXX**	Balance updated	**Apr 05, 2021**
Original creditor	**-**	Original amount	**$120,800**
Company sold	**-**	Paid off	**4%**
Account type	**Mortgage**	Monthly payment	**$1,055**
Date opened	**Jun 25, 2018**	Past due amount	**-**
Account status	**Open**	Terms	**360 Months**
Payment status	**Current**	Responsibility	**Individual**
Status updated	**Apr 2021**	Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	–	–	–	–	–	–	–	–
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	–	–	–	–	–	–	●	●	●	●	●	●

● On time – Data unavailable

Contact info

Address	**8081 ARCO CORPORATE DR RALEIGH, NC 27617**
Phone number	**(252) 454-6064**

Comments

-

RBC BANK GEORGIA NA **$0**

Exceptional payment history

Balance updated **Apr 30, 2021**

Account info

Account name	**RBC BANK GEORGIA NA**	Balance	**$0**
Account number	**400000XXXXXX**	Balance updated	**Apr 30, 2021**
Original creditor	**-**	Credit limit	**$10,000**
Company sold	**-**	Usage	**0%**
Account type	**Line Of Credit**	Monthly payment	**$0**
Date opened	**Oct 06, 2015**	Past due amount	**-**
Account status	**Open**	Highest balance	**$7,262**
Payment status	**Current**	Terms	**Revolving**
Status updated	**Apr 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	–	–	–	–	–	–	–	–
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	–	–	–	–	–	–	–	–	●	●	●	●

● On time – Data unavailable

Contact info

Address	**3475 PIEDMONT RD NE ATLANTA, GA 30305**
Phone number	**(800) 769-2553**

Comments

-

SYNCB/PPC **$0**

Exceptional payment history

Balance updated **May 03, 2021**

Account info

Account name	**SYNCB/PPC**	Balance	**$0**
Account number	**604419XXXXXX**	Balance updated	**May 03, 2021**
Original creditor	**-**	Credit limit	**$1,500**
Company sold	**-**	Usage	**0%**
Account type	**Credit Card**	Monthly payment	**$0**
Date opened	**Apr 28, 2019**	Past due amount	**-**
Account status	**Open**	Highest balance	**$342**
Payment status	**Current**	Terms	**Revolving**
Status updated	**May 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	●	–	–	–	–	–	–	–
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	–	–	–	–	●	●	●	●	●	●	●	●

● On time – Data unavailable

Contact info

Address	**PO BOX 530975 ORLANDO, FL 32896**
Phone number	**(844) 373-4961**

Comments

-

SYNCB/PPMC **$0**

Exceptional payment history

Balance updated **Apr 19, 2021**

Account info

Account name	**SYNCB/PPMC**	Balance	**$0**
Account number	**521853XXXXXX**	Balance updated	**Apr 19, 2021**
Original creditor	**-**	Credit limit	**$1,024**
Company sold	**-**	Usage	**0%**
Account type	**Credit Card**	Monthly payment	**$0**
Date opened	**Mar 17, 2016**	Past due amount	**-**
Account status	**Open**	Highest balance	**$1,813**
Payment status	**Current**	Terms	**Revolving**
Status updated	**Apr 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	●	–	–	–	–	–	–	–	–
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	–	–	●	●	●	●	●	●	●	●	●	●

● On time – Data unavailable

Contact info

Address	**PO BOX 965005 ORLANDO, FL 32896**
Phone number	**(866) 300-6432**

Comments

-

Closed accounts

AMERICAN HONDA FINANCE -

Exceptional payment history Closed

Account info

Account name	**AMERICAN HONDA FINANCE**	Balance	-
Account number	**305695XXX**	Balance updated	**Sep 22, 2019**
Original creditor	-	Original amount	**$24,332**
Company sold	-	Monthly payment	-
Account type	**Auto Loan**	Past due amount	-
Date opened	**Oct 21, 2015**	Highest balance	-
Account status	**Closed**	Terms	**60 Months**
Payment status	**Paid satisfactorily**	Responsibility	**Individual**
Status updated	**Sep 2019**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	●	●	●	●	●	●	●	●	NA	–	–	–
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	–	–	–	–	–	–	–	–	–	–	●	●

● On time NA No applicable payment history – Data unavailable

Contact info

Address	**600 KELLY WAY HOLYOKE, MA 01040**
Phone number	**By mail only**

Comments

-

CAPITAL BANK,N.A. **$0**

Exceptional payment history Closed

Account info

Account name	**CAPITAL BANK,N.A.**	Balance	**$0**
Account number	**462192XXXXXXXXXX**	Balance updated	**Sep 29, 2017**
Original creditor	**-**	Credit limit	**$0**
Company sold	**-**	Monthly payment	**$25**
Account type	**Credit Card**	Past due amount	**-**
Date opened	**Dec 11, 2015**	Highest balance	**$642**
Account status	**Closed**	Terms	**Revolving**
Payment status	**Current**	Responsibility	**Individual**
Status updated	**Jun 2016**	Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	●	●	●	●	●	●	●	●	NA	–	–	–
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	–	–	–	–	–	–	–	–	–	–	–	●

● On time NA No applicable payment history – Data unavailable

Contact info

Address	**101 CROSSWAYS PARK DR W WOODBURY, NY 11797**
Phone number	**(800) 859-6412**

Comments

Account closed at consumer's request

CAPITAL ONE BANK USA N -

Exceptional payment history Closed

Account info

Account name	**CAPITAL ONE BANK USA N**	Balance	**-**
Account number	**517805XXXXXX**	Balance updated	**Dec 06, 2018**
Original creditor	**-**	Credit limit	**$1,201**
Company sold	**-**	Monthly payment	**-**
Account type	**Credit Card**	Past due amount	**-**
Date opened	**Oct 13, 2015**	Highest balance	**$360**
Account status	**Closed**	Terms	**Revolving**
Payment status	**Paid satisfactorily**	Responsibility	**Individual**
Status updated	**Dec 2018**	Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	●	●	●	●	●	●	●	●	●	●	●	NA
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	–	–	–	–	–	–	–	–	–	–	●	●

● On time NA No applicable payment history – Data unavailable

Contact info

Address	**PO BOX 31293 SALT LAKE CITY, UT 84131**
Phone number	**(800) 955-7070**

Comments

Account closed at consumer's request

CBNA -

Exceptional payment history Closed

Account info

Account name	**CBNA**	Balance	-
Account number	**426938XXXXXXXXXX**	Balance updated	**Dec 08, 2020**
Original creditor	-	Credit limit	**$5,000**
Company sold	-	Monthly payment	-
Account type	**Credit Card**	Past due amount	-
Date opened	**Aug 21, 2018**	Highest balance	**$133**
Account status	**Closed**	Terms	**Revolving**
Payment status	**Paid satisfactorily**	Responsibility	**Individual**
Status updated	**Dec 2020**	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	●	●	●	●	●	●	●	●	●	●	●	NA
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	–	–	–	–	–	–	–	–	●	●	●	●

● On time NA No applicable payment history – Data unavailable

Contact info

Address **50 NORTHWEST POINT ROAD ELK GROVE VILLAGE, IL 60007**

Phone number -

Comments

Account closed at credit grantor's request

RBC BANK GEORGIA NA **$0**

Exceptional payment history Closed

Account info

Account name	**RBC BANK GEORGIA NA**	Balance	**$0**
Account number	**490080XXXXXXXXXX**	Balance updated	**Apr 07, 2021**
Original creditor	**-**	Credit limit	**$12,000**
Company sold	**-**	Monthly payment	**$0**
Account type	**Credit Card**	Past due amount	**-**
Date opened	**Aug 31, 2015**	Highest balance	**$8,575**
Account status	**Closed**	Terms	**Revolving**
Payment status	**Current**	Responsibility	**Individual**
Status updated	**Feb 2021**	Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	●	NA	–	–	–	–	–	–	–	–
2020	●	●	●	●	●	●	●	●	●	●	●	●
2019	●	●	●	●	●	●	●	●	●	●	●	●
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	–	–	–	–	–	–	–	–	●	●	●	●

● On time NA No applicable payment history – Data unavailable

Contact info

Address	**3475 PIEDMONT RD NE ATLANTA, GA 30305**
Phone number	**(800) 769-2553**

Comments

Account closed at credit grantor's request

SYNCB/CARE CREDIT -

Exceptional payment history Closed

Account info

Account name	**SYNCB/CARE CREDIT**	Balance	**-**
Account number	**601918XXXXXX**	Balance updated	**Nov 13, 2019**
Original creditor	**-**	Credit limit	**$3,200**
Company sold	**-**	Monthly payment	**-**
Account type	**Charge Card**	Past due amount	**-**
Date opened	**Oct 07, 2018**	Highest balance	**-**
Account status	**Closed**	Terms	**Revolving**
Payment status	**Paid satisfactorily**	Responsibility	**Individual**
Status updated	**Nov 2019**	Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	●	●	●	●	●	●	●	●	●	●	NA	–
2018	–	–	–	–	–	–	–	–	–	●	●	●

● On time NA No applicable payment history – Data unavailable

Contact info

Address	**950 FORRER BLVD KETTERING, OH 45420**
Phone number	**(937) 534-6950**

Comments

Account closed at credit grantor's request

Closed due to inactivity

SYNCB/TJX COS DC -

Exceptional payment history Closed

Account info

Account name	**SYNCB/TJX COS DC**	Balance	**-**
Account number	**524366XXXXXX**	Balance updated	**Oct 18, 2018**
Original creditor	**-**	Credit limit	**$1,024**
Company sold	**-**	Monthly payment	**-**
Account type	**Credit Card**	Past due amount	**-**
Date opened	**Aug 21, 2016**	Highest balance	**$65**
Account status	**Closed**	Terms	**Revolving**
Payment status	**Paid satisfactorily**	Responsibility	**Individual**
Status updated	**Oct 2018**	Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	●	●	●	●	●	●	●	●	●	NA	–	–
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	–	–	–	–	–	–	–	●	●	●	●	●

● On time NA No applicable payment history – Data unavailable

Contact info

Address	**PO BOX 965015 ORLANDO, FL 32896**
Phone number	**(877) 890-3150**

Comments

Account closed at credit grantor's request

Closed due to inactivity

Collection accounts

No collection accounts reported.

Public records

No public records reported.

Inquiries

CORELOGIC CREDIT SOLUT

Inquired on Dec 4, 2020

Business Type: Mortgage Reporters

10277 SCRIPPS RANCH BLVD

SAN DIEGO, CA 92131

(800) 523-0233

This inquiry is scheduled to continue on record until Jan 2023

FACTUAL DATA

Inquired on Dec 9, 2020

Business Type: Mortgage Reporters

250 E BROAD ST

COLUMBUS, OH 43215

(800) 929-3400

This inquiry is scheduled to continue on record until Jan 2023

FACTUAL DATA

Inquired on Dec 4, 2020

Business Type: Mortgage Reporters

250 E BROAD ST

COLUMBUS, OH 43215

(800) 929-3400

This inquiry is scheduled to continue on record until Jan 2023

FACTUAL DATA

Inquired on Nov 16, 2020

Business Type: Mortgage Reporters

250 E BROAD ST

COLUMBUS, OH 43215

(800) 929-3400

This inquiry is scheduled to continue on record until Dec 2022

RENTGROW

Inquired on Oct 17, 2019

Business Type: Tenant Screeners (Reseller)

400 5TH AVE STE 120

WALTHAM, MA 02451

(781) 890-5100

This inquiry is scheduled to continue on record until Nov 2021

SPRINT

Inquired on Jul 15, 2019

Business Type: Wireless Telephone Service Provider

333 INVERNESS DR S

ENGLEWOOD, CO 80112

(888) 211-4727

This inquiry is scheduled to continue on record until Aug 2021

Credit scores

FICO® Score 8

Your score is above the average of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

What's helping

✓ No missed payments

You have no missed payments on your credit accounts.

Number of your accounts with a missed payment or derogatory indicator: 0 accounts

About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

✓ Low revolving credit usage

You've limited the use of your available revolving credit.

Ratio of your revolving balances to your credit limits: 1%

For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.

FICO® Scores evaluate the total revolving account balances in relation to the total credit limits on those accounts. People who keep their ratio of balances to credit limits low pose less risk to lenders than those with higher ratios.

✓ Recent credit card usage

You've shown recent use of credit cards and/or bank-issued open-ended accounts.

FICO® Scores evaluate the mix of credit cards, installment loans and mortgages. People who demonstrate recent and responsible use of credit cards and/or bank-issued open-ended accounts are generally considered less risky to lenders.

✓ No collection or public record

You have no public records or collections on your credit report.

Number of public records on your credit report: 0 public records

Virtually no FICO High Achievers have a public record or collection listed on their credit report.

Number of collections on your credit report: 0 collections

Virtually no FICO High Achievers have a public record or collection listed on their credit report.

Lenders would consider the fact that you have no public records or collections on your credit report as positive. The presence of a public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk - people with these items on their credit report are much more likely to miss future payments than those without them.

What's hurting

— Short account history

You have a short credit history.

Your oldest account was opened: 5 Years, 9 Months ago

FICO High Achievers opened their oldest account 25 years ago, on average.

Average age of your accounts: 4 Years, 1 Month

Most FICO High Achievers have an average age of accounts of 9 years or more.

People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

Disclaimer

About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.