

Personal Credit Report for:
RAKESH KUKATLA

File Number:
422395574

Date Created:
10/11/2023

Visit transunion.com/dispute to start a dispute online.

Personal Information

You have been on our files since 02/01/1997. Your SSN has been masked for your protection.

Credit Report Date

10/11/2023

Social Security Number

XXX-XX-6687

Date of Birth

10/31/1972

Name

RAKESH KUKATLA

Also Known As

AKA

RAJESH KUALA

AKA

KUKATLA RAKESH

Addresses

Current Address

7 ELM ST BINGHAMTON, NY 13905-2308

Date Reported

07/13/2021

Other Address

56 WHITNEY AVE BINGHAMTON, NY 13901-2520

Date Reported

03/09/2020

Other Address

425 ROBINSON ST BINGHAMTON, NY 13904-1735

Date Reported

01/31/2019

Other Address

1801 W DIVERSEY PKWY UNIT 22 CHICAGO, IL 60614-1075

Date Reported

03/03/2006

Other Address

1295 COLVIN FOREST DR VIENNA, VA 22182-1313

Date Reported

01/27/2016

Other Address

3001 BRAND FARM DR SOUTH BURLINGTON, VT 05403-7558

Date Reported

10/01/2008

Other Address

PO BOX 361 MOSS BEACH, CA 94038-0361

Date Reported

07/17/2013

Other Address

1319 46TH AVE APT 201 SAN FRANCISCO, CA 94122-1101

Date Reported

09/04/2008

Other Address

PO BOX 1078 SAUSALITO, CA 94966-1078

Date Reported

09/20/2012

Other Address

PO BOX 2024 BERKELEY, CA 94702-0024

Date Reported

06/20/2012

Other Address

36 MARION AVE ESSEX JUNCTION, VT 05452-4428

Date Reported

03/20/2008

Other Address

53 WOLLASTON AVE APT 1 ARLINGTON, MA 02476-5836

Date Reported

04/20/2006

Other Address

172 67TH ST BROOKLYN, NY 11220-4822

Date Reported

03/04/2008

Other Address

11 CHELMSFORD GRN S BURLINGTON, VT 05403-7006

Date Reported

06/16/2008

Other Address

216 DEARBORN PL ITHACA, NY 14850-2318

Other Address

1 CHELMSFORD GRN SOUTH BURLINGTON, VT 05403-7006

Date Reported

02/05/2007

Other Address

56-58 WHITNEY AVE BINGHAMTON, NY 13901-2520

Date Reported

10/31/2019

Other Address

11677 NORTH SHORE DR APT 1 RESTON, VA 20190-4628

Date Reported

03/04/2016

Other Address

11975 BOWMAN TOWNE DR RESTON, VA 20190-3306

Date Reported

04/09/2019

Other Address

22951 FANSHAW SQ BRAMBLETON, VA 20148-5673

Date Reported

12/31/2015

Phone Numbers**Phone Number**

(607) 258-6055

Phone Number

(607) 677-5994

Phone Number

(607) 216-8232

Phone Number

(202) 751-6220

Phone Number

(415) 283-5848

Phone Number

(917) 720-7350

Phone Number

(781) 572-5744

Phone Number

(415) 742-1534

Phone Number

(607) 760-0731

Phone Number

(773) 857-0089

Phone Number

(802) 578-8603

Phone Number

(781) 225-1605

Phone Number

(607) 727-4930

Phone Number

(607) 724-1391

Phone Number

(404) 873-4469

Phone Number

(415) 742-1530

Phone Number

(415) 242-1981

Phone Number

(404) 873-4489

Phone Number

(607) 266-7638

Employers**Employer**

HARVARD UNIVERSITY

Location

BOSTON, MA

Date Verified

02/01/2007

CORNELL UNIVERSITY

Location Date Verified
ITHACA, NY 08/01/2000

GEORGIA STATE UNIV

Date Verified
10/01/1999

Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Payment/Remarks Key

Ratings

OK Current, paying or paid as agreed

N/RNot Reported

X Unknown

30 Account 30 days late

60 Account 60 days late

90 Account 90 days late

120 Account 120 or more days late

COLTransferred to collection

VS Voluntarily surrendered

RPORepossession

C/OCharged off by account provider

FC Foreclosure

Remarks

AAP: Loan assumed by another party

ACQ: Acquired from another lender

ACR: Account closed due to refinance

ACT: Account closed due to transfer

AFR: Account acquired by RTC/FDIC

AID: Account information disputed by consumer

AJP: Adjustment pending

AMD: Active military duty

AND: Affected by natural disaster

BAL: Balloon payment

BKL: Included in bankruptcy

BKW: Bankruptcy withdrawn

CAD: Dispute account/closed by consumer

CBC: Account closed by consumer

CBD: Dispute resolved/consumer disagrees/closed by consumer

CBG: Canceled by credit grantor

CBL: Chapter 7 bankruptcy

CBR: Chapter 11 bankruptcy

CBT: Chapter 12 bankruptcy

CLA: Placed for collection

CLO: Closed

CLS: Credit line suspended

CRB: Collateral released-balance owing

CTR: Account closed-transfer to refinance

CTS: Contact subscriber

DDR: -none-
DLU: Deed in lieu
DM: Bankruptcy dismissed
DRC: Dispute resolved/consumer disagrees
DRG: Dispute resolved reported by credit grantor
ER: Election of remedy
ETB: Early termination/balance owing
ETI: Early termination by default
ETO: Early termination/obligation settled
ETS: Early termination/status pending
FCL: Foreclosure
FPD: Account paid, foreclosure started
FPI: Foreclosure initiated
FRD: Foreclosure collateral sold
FTB: Full termination/balance owing
FTO: Full termination/obligation satisfied
FTS: Full termination/status pending
INA: Inactive account
INP: Debt being paid through insurance
INS: Paid by insurance
IRB: Involuntary repossession/balance owing
IRE: Involuntary repossession
IRO: Involuntary repossession/obligation satisfied
JUG: Judgment granted
LA: Lease assumption
LMN: Loan Modified Not GOVT (government)
LNA: Credit line is no longer available
MCC: Managed by credit counseling service
MOV: No forwarding address
NIR: Student loan not in repayment
NPA: Now paying
PAL: Purchase by another lender
PCL: Paid collection
PDD: Paid by dealer
PDE: Payment deferred
PDI: Principle deferred/initial payment only
PFC: Account paid from collateral
PLL: Prepaid lease
PLP: Profit and loss now paying
PNR: First payment never received
PPA: Paying partial payment agreement
PPD: Paid by co-maker
PPL: Paid profit and loss
PRD: Payroll deduction
PRL: Profit and loss write-off
PWG: Account payment, wage garnish
REA: Reaffirmation of debt
REP: Substitute/replacement account
RFN: Refinanced
RPD: Paid repossession
RPO: Repossession
RRE: Repossession redeemed
RVN: Returned voluntarily
RVR: Returned voluntarily/redeemed
SET: Settled-less than full balance
SGL: Government secured guaranteed
SIL: Simple interest loan
SLP: Student loan perm assign government
SPL: Single payment loan
STL: Credit card lost/stolen
TRF: Transfer
TRL: Transferred to another lender
TTR: Transferred to recovery
WEP: Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

Account Name

CAPITAL ONE515676820387***

Account Information

Address

P O Box 31293 Salt Lake City, UT 84131

Phone

(800) 955-7070

Date Opened

06/22/2021

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Balance

\$1,354

Date Updated

09/19/2023

Last Payment Made

03/04/2022

Pay Status

>Charge-off<

Terms

Paid Monthly

Date Closed

08/11/2022

Credit Limit (Hist.)

Credit limit of \$5,000 from 08/2021 to
09/2023

Estimated month and year this item will be removed

02/2029

Payment History

July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
Balance ---	Balance \$36	Balance \$0	Balance \$0	Balance \$242	Balance \$0
High Credit ---	High Credit \$76	High Credit \$76	High Credit \$76	High Credit \$242	High Credit \$242
Past Due ---	Past Due \$0				
Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment ---
Remarks ---	Remarks PRL<	Remarks CBG/>	Remarks ---	Remarks PRL<	Remarks CBG/>
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
Balance \$692	Balance \$371	Balance \$1,127	Balance \$1,193	Balance \$1,261	Balance \$1,290
High Credit \$692	High Credit \$920	High Credit \$1,127	High Credit \$1,193	High Credit \$1,261	High Credit \$1,290
Past Due \$0	Past Due \$0	Past Due \$25	Past Due \$50	Past Due \$125	Past Due \$202
Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$75	Scheduled Payment \$77	Scheduled Payment \$80	Scheduled Payment \$41
Remarks ---	Remarks PRL<	Remarks CBG/>	Remarks ---	Remarks PRL<	Remarks CBG/>
Rating OK	Rating OK	Rating 30	Rating 60	Rating 90	Rating 120

July 2022	August 2022	September 2022	October 2022	November 2022	December 2022
Balance \$1,321	Balance \$1,354	Balance \$1,354	Balance \$1,354	Balance \$1,354	Balance \$1,354
High Credit \$1,321	High Credit \$1,354				
Past Due \$282	Past Due \$1,354				
Scheduled Payment \$44	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks PRL<	Remarks CBG/>	Remarks ---	Remarks PRL<	Remarks CBG/>
Rating 120	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance \$1,354	Balance \$1,354	Balance \$1,354	Balance \$1,354	Balance \$1,354	Balance \$1,354
High Credit \$1,354					
Past Due \$1,354					
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks PRL<	Remarks CBG/>	Remarks ---	Remarks PRL<	Remarks CBG/>
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

		September 2023
July 2023	August 2023	2023
Balance \$1,354	Balance \$1,354	Balance \$1,354
High Credit \$1,354	High Credit \$1,354	High Credit \$1,354
Past Due \$1,354	Past Due \$1,354	Past Due \$1,354
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks PRL<	Remarks CBG/>
Rating C/O	Rating C/O	Rating C/O

Total Months: 27

CAPITAL ONE517805778654***

Account Information

Address	P O Box 31293 Salt Lake City, UT 84131
Phone	(800) 955-7070
Date Opened	04/11/2019
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$1,420
Date Updated	09/19/2023
Last Payment Made	05/19/2023
Pay Status	>Charge-off<
Terms	Paid Monthly
Date Closed	05/23/2023
Credit Limit (Hist.)	Credit limit of \$1,300 from 04/2021 to 07/2023; \$1,300 from 09/2023 to 09/2023
Estimated month and year this item will be removed	02/2030
Payment History	

May 2019	June 2019	July 2019	August 2019	September 2019	October 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---					
Past Due ---					
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2019	December 2019	January 2020	February 2020	March 2020	April 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---					
Past Due ---					
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2020	June 2020	July 2020	August 2020	September 2020	October 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---					
Past Due ---					
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$0
High Credit ---	High Credit \$298				
Past Due ---	Past Due \$0				
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
High Credit \$298					
Past Due \$0					
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
High Credit \$298					
Past Due \$0					
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$50	Balance \$0
High Credit \$298	High Credit \$298	High Credit \$298	High Credit \$298	High Credit \$298	High Credit \$298
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance \$0	Balance \$0	Balance \$469	Balance \$665	Balance \$1,164	Balance \$1,286
High Credit \$298	High Credit \$298	High Credit \$469	High Credit \$1,297	High Credit \$1,305	High Credit \$1,305
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$25	Past Due \$50
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$71	Scheduled Payment \$81
Remarks ---	Remarks ---	Remarks ---	Remarks CBG	Remarks CBG	Remarks CBG
Rating OK	Rating OK	Rating OK	Rating OK	Rating 30	Rating 60

May 2023	June 2023	July 2023	August 2023	September 2023
Balance \$1,318	Balance \$1,350	Balance \$1,385	Balance ---	Balance \$1,420
High Credit \$1,318	High Credit \$1,350	High Credit \$1,385	High Credit ---	High Credit \$1,420
Past Due \$121	Past Due \$202	Past Due \$286	Past Due ---	Past Due \$1,420
Scheduled Payment \$84	Scheduled Payment \$45	Scheduled Payment \$48	Scheduled Payment ---	Scheduled Payment ---
Remarks CBG	Remarks ---	Remarks ---	Remarks PRL<	Remarks CBG/>
Rating 90	Rating 120	Rating 120	Rating N/R	Rating C/O

Total Months: 53

CHARTER 1 CC524038900898***

Account Information

Address	6 CORPORATE DRIVE SHELTON, CT 06484
Phone	(203) 551-5096
Date Opened	01/06/2021
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$1,309
Date Updated	10/01/2023
Payment Received	\$0
Last Payment Made	01/08/2022
Pay Status	>Charge-off<
Terms	Paid Monthly
Date Closed	03/15/2022
Estimated month and year this item will be removed	01/2029

Payment History

January 2021	February 2021	March 2021	April 2021	May 2021	June 2021
Balance ---	Balance ---	Balance ---	Balance \$474	Balance \$0	Balance \$190
Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit \$1,100	Credit Limit \$1,100	Credit Limit \$1,100
High Credit ---	High Credit ---	High Credit ---	High Credit \$951	High Credit \$951	High Credit \$951
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$1,575	Amount Paid \$2,246	Amount Paid \$500
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$30	Scheduled Payment ---	Scheduled Payment \$0
Remarks TTR< >	Remarks -->	Remarks ---	Remarks ---	Remarks PRL<	Remarks />>
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2021	August 2021	September 2021	October 2021	November 2021	December 2021
Balance \$108	Balance \$144	Balance \$341	Balance \$484	Balance \$731	Balance \$403
Credit Limit \$1,100					
High Credit \$951	High Credit \$951	High Credit \$951	High Credit \$951	High Credit \$1,005	High Credit \$1,091
Past Due \$0					
Amount Paid \$900	Amount Paid \$975	Amount Paid \$995	Amount Paid \$341	Amount Paid \$406	Amount Paid \$669
Scheduled Payment \$30					
Remarks TTR< >	Remarks -->	Remarks ---	Remarks PRL<	Remarks />>	Remarks TTR<
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

January 2022	February 2022	March 2022	April 2022	May 2022	June 2022
Balance \$706	Balance \$1,159	Balance \$1,181	Balance ---	Balance \$1,229	Balance \$1,255
Credit Limit \$1,100	Credit Limit \$1,100	Credit Limit \$1,100	Credit Limit ---	Credit Limit \$1,100	Credit Limit \$1,100
High Credit \$1,091	High Credit \$1,159	High Credit \$1,181	High Credit ---	High Credit \$1,229	High Credit \$1,255
Past Due \$0	Past Due \$0	Past Due \$30	Past Due ---	Past Due \$93	Past Due \$123
Amount Paid \$312	Amount Paid \$0	Amount Paid \$0	Amount Paid ---	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment ---	Scheduled Payment \$21	Scheduled Payment \$39
Remarks > ---	Remarks ---	Remarks PRL<	Remarks />	Remarks TTR<	Remarks >
Rating OK	Rating OK	Rating 30	Rating 60	Rating 90	Rating 120
<hr/>		September 2022	October 2022	November 2022	December 2022
July 2022	August 2022				
Balance \$1,281	Balance ---	Balance \$1,309	Balance \$1,309	Balance ---	Balance \$1,309
Credit Limit \$1,100	Credit Limit ---	Credit Limit \$1,100	Credit Limit \$1,100	Credit Limit ---	Credit Limit \$1,100
High Credit \$1,281	High Credit ---	High Credit \$1,309	High Credit \$1,309	High Credit ---	High Credit \$1,309
Past Due \$163	Past Due ---	Past Due \$1,309	Past Due \$1,309	Past Due ---	Past Due \$1,309
Amount Paid \$0	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid ---	Amount Paid \$0
Scheduled Payment \$37	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks PRL<	Remarks />	Remarks TTR<	Remarks >	Remarks ---
Rating 120	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

January 2023	February 2023	March 2023	April 2023	May 2023	June 2023
Balance \$1,309	Balance \$1,309	Balance ---	Balance \$1,309	Balance \$1,309	Balance \$1,309
Credit Limit \$1,100	Credit Limit \$1,100	Credit Limit ---	Credit Limit \$1,100	Credit Limit \$1,100	Credit Limit \$1,100
High Credit \$1,309	High Credit \$1,309	High Credit ---	High Credit \$1,309	High Credit \$1,309	High Credit \$1,309
Past Due \$1,309	Past Due \$1,309	Past Due ---	Past Due \$1,309	Past Due \$1,309	Past Due \$1,309
Amount Paid \$0	Amount Paid \$0	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks PRL<	Remarks />	Remarks TTR<	Remarks >	Remarks ---	Remarks ---
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O
<hr/>					
September					
July 2023	August 2023	2023	October 2023		
Balance \$1,309	Balance \$1,309	Balance ---	Balance \$1,309		
Credit Limit \$1,100	Credit Limit \$1,100	Credit Limit ---	Credit Limit \$1,100		
High Credit \$1,309	High Credit \$1,309	High Credit ---	High Credit \$1,309		
Past Due \$1,309	Past Due \$1,309	Past Due ---	Past Due \$1,309		
Amount Paid \$0	Amount Paid \$0	Amount Paid ---	Amount Paid \$0		
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---		
Remarks PRL<	Remarks />	Remarks TTR<	Remarks >		
Rating C/O	Rating C/O	Rating C/O	Rating C/O		

Total Months: 34

M & T BANK413447206648***

Account Information

Address

PO BOX 900 MILLSBORO, DE 19966

Phone	(866) 408-2727
Date Opened	08/03/2022
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	SECURED CREDIT CARD
Balance	\$0
Date Updated	04/25/2023
Payment Received	\$0
Last Payment Made	11/08/2022
Pay Status	>Paid, Closed; was 90 days past due date<
Terms	Paid Monthly
Date Closed	02/24/2023
Date Paid	11/08/2022
Credit Limit (Hist.)	Credit limit of \$250 from 09/2022 to 04/2023
Estimated month and year this item will be removed	12/2029

Payment History

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance \$127	Balance \$169	Balance \$130	Balance \$38	Balance \$251	Balance \$271
High Credit \$183	High Credit \$183	High Credit \$184	High Credit \$184	High Credit \$251	High Credit \$271
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$15	Past Due \$30
Amount Paid \$82	Amount Paid \$0	Amount Paid \$169	Amount Paid \$130	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$15	Scheduled Payment \$15	Scheduled Payment \$15	Scheduled Payment \$15	Scheduled Payment \$15	Scheduled Payment \$15
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks CBG
Rating OK	Rating OK	Rating OK	Rating OK	Rating 30	Rating 60
<hr/>					
March 2023	April 2023				
Balance \$59	Balance \$0				
High Credit \$306	High Credit \$306				
Past Due \$41	Past Due \$0				
Amount Paid \$0	Amount Paid \$0				
Scheduled Payment \$15	Scheduled Payment ---				
Remarks CBG	Remarks CBG/CLO				
Rating 90	Rating 90				

Total Months: 8

NELNET LOAN SERVICES INC17556****

Account Information

Address

PO BOX 82561 LINCOLN, NE 68501

Phone

(888) 486-4722

Monthly Payment

\$78

Date Opened	08/11/2006
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$8,470
Date Updated	09/30/2023
Payment Received	\$0
Pay Status	>Account 120 Days Past Due Date<
Terms	\$78 per month, paid Monthly for 300 months
High Balance (Hist.)	High balance of \$8,581 from 04/2021 to 09/2023
Estimated month and year this item will be removed	02/2030

Payment History

						September 2018
April 2018	May 2018	June 2018	July 2018	August 2018		
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	
Past Due ---						
Amount Paid ---						
Scheduled Payment ---						
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	
Rating OK	Rating OK	Rating OK	Rating OK	Rating 90	Rating 120	
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019	
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	
Past Due ---						
Amount Paid ---						
Scheduled Payment ---						
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	
Rating 120	Rating 120	Rating 120	Rating X	Rating X	Rating X	

					September
April 2019	May 2019	June 2019	July 2019	August 2019	2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK
		November 2019	December 2019	January 2020	February 2020
October 2019					March 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Amount Paid ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating X	Rating X	Rating X	Rating X	Rating X

						September 2020
April 2020	May 2020	June 2020	July 2020	August 2020		
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	
Past Due ---						
Amount Paid ---						
Scheduled Payment ---						
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X	
						November 2020
						December 2020
October 2020				January 2021	February 2021	March 2021
Balance ---						
Past Due ---						
Amount Paid ---						
Scheduled Payment ---						
Remarks ---						
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X	

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance \$7,744	Balance \$7,744	Balance \$7,744	Balance \$7,744	Balance \$7,744	Balance \$7,768
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks PDE	Remarks ---
Rating X	Rating X	Rating X	Rating X	Rating X	Rating OK
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$7,794	Balance \$7,820	Balance \$7,847	Balance \$7,873	Balance \$7,897	Balance \$7,924
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022	July 2022	August 2022	September 2022
Balance \$7,949	Balance \$7,976	Balance \$8,002	Balance \$8,028	Balance \$8,055	Balance \$8,081
Past Due \$0	Past Due \$0				
Amount Paid \$0	Amount Paid \$0				
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Balance \$8,107	Balance \$8,133	Balance \$8,160	Balance \$8,186	Balance \$8,216	Balance \$8,253
Past Due \$0	Past Due \$0				
Amount Paid \$0	Amount Paid \$0				
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$78	Scheduled Payment \$78
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance \$8,288	Balance \$8,325	Balance \$8,361	Balance \$8,397	Balance \$8,434	Balance \$8,470
Past Due \$0	Past Due \$236	Past Due \$314	Past Due \$393	Past Due \$472	Past Due \$551
Amount Paid \$0					
Scheduled Payment \$78	Scheduled Payment \$78	Scheduled Payment \$78	Scheduled Payment \$78	Scheduled Payment \$78	Scheduled Payment \$78
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating 90	Rating 120	Rating 120	Rating 120	Rating 120

Total Months: 66

NELNET LOAN SERVICES INC17556***

Account Information

Address PO BOX 82561 LINCOLN, NE 68501

Phone (888) 486-4722

Monthly Payment \$102

Date Opened 08/11/2006

Responsibility Individual Account

Account Type Installment Account

Loan Type STUDENT LOAN

Balance \$12,246

Date Updated 09/30/2023

Payment Received \$0

Pay Status >Account 120 Days Past Due Date<

Terms \$102 per month, paid Monthly for 300 months

High Balance (Hist.) High balance of \$10,185 from 04/2021 to 09/2023

Estimated month and year this item will be removed 02/2030

Payment History

						September 2018
April 2018	May 2018	June 2018	July 2018	August 2018		
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	
Past Due ---						
Amount Paid ---						
Scheduled Payment ---						
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	
Rating OK	Rating OK	Rating OK	Rating OK	Rating 90	Rating 120	
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019	
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	
Past Due ---						
Amount Paid ---						
Scheduled Payment ---						
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	
Rating 120	Rating 120	Rating 120	Rating X	Rating X	Rating X	

						September 2019
April 2019	May 2019	June 2019	July 2019	August 2019		
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	
Past Due ---						
Amount Paid ---						
Scheduled Payment ---						
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	
Rating X	Rating X	Rating X	Rating OK	Rating OK	Rating OK	
October 2019	November 2019	December 2019	January 2020	February 2020	March 2020	
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	
Past Due ---						
Amount Paid ---						
Scheduled Payment ---						
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	
Rating OK	Rating X	Rating X	Rating X	Rating X	Rating X	

						September 2020
April 2020	May 2020	June 2020	July 2020	August 2020		
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	
Past Due ---						
Amount Paid ---						
Scheduled Payment ---						
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X	
						November 2020
						December 2020
October 2020				January 2021	February 2021	March 2021
Balance ---						
Past Due ---						
Amount Paid ---						
Scheduled Payment ---						
Remarks ---						
Rating X	Rating X	Rating X	Rating X	Rating X	Rating X	

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance \$11,121	Balance \$11,155	Balance \$11,189	Balance \$11,224	Balance \$11,258	Balance \$11,292
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks PDE	Remarks ---				
Rating X	Rating OK				
October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance \$11,327	Balance \$11,360	Balance \$11,395	Balance \$11,430	Balance \$11,461	Balance \$11,496
Past Due \$0					
Amount Paid \$0					
Scheduled Payment \$0					
Remarks ---					
Rating OK					

April 2022	May 2022	June 2022	July 2022	August 2022	September 2022
Balance \$11,530	Balance \$11,564	Balance \$11,598	Balance \$11,633	Balance \$11,667	Balance \$11,701
Past Due \$0	Past Due \$0				
Amount Paid \$0	Amount Paid \$0				
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Balance \$11,736	Balance \$11,769	Balance \$11,804	Balance \$11,839	Balance \$11,882	Balance \$11,934
Past Due \$0	Past Due \$0				
Amount Paid \$0	Amount Paid \$0				
Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$0	Scheduled Payment \$102	Scheduled Payment \$102
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance \$11,985	Balance \$12,038	Balance \$12,089	Balance \$12,142	Balance \$12,195	Balance \$12,246
Past Due \$0	Past Due \$308	Past Due \$411	Past Due \$514	Past Due \$616	Past Due \$719
Amount Paid \$0					
Scheduled Payment \$102	Scheduled Payment \$102	Scheduled Payment \$102	Scheduled Payment \$102	Scheduled Payment \$102	Scheduled Payment \$102
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating 90	Rating 120	Rating 120	Rating 120	Rating 120

Total Months: 66

US TREASURY-FNCL MGMT1668****

Account Information

Address PO BOX 830794 BIRMINGHAM, AL 35283

Phone (205) 912-6347

Date Opened 06/16/2023

Responsibility Individual Account

Account Type Open Account

Loan Type GOVERNMENT UNSECURED GUAR/DIR

Balance \$480

Date Updated 09/27/2023

Payment Received \$0

Original Creditor RECEIVABLES DUE FROM THE PUBLI

Pay Status >Collection<

Date Closed 07/27/2023

High Balance (Hist.) High balance of \$342 from 07/2023 to 09/2023

Estimated month and year this item will be removed 06/2029

Payment History

July 2023	August 2023	September 2023
Balance \$475	Balance \$477	Balance \$480
Past Due \$475	Past Due \$477	Past Due \$480
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks ---	Remarks CLA<	Remarks >
Rating COL	Rating COL	Rating COL

Total Months: 3

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name	
ACS/700212Y10586***	
Account Information	
Address	501 BLEEKER STREET UTICA, NY 13501
Phone	(800) 835-4611
Monthly Payment	\$0
Date Opened	08/11/2006
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	04/19/2018
Payment Received	\$0
Last Payment Made	04/30/2017
High Balance	\$8,581
Pay Status	Transferred; was Paying as agreed
Terms	\$0 per month, paid Monthly for 360 months
Date Closed	04/19/2018

Remarks

Payment History

September 2015					
April 2015	May 2015	June 2015	July 2015	August 2015	September 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2015					
October 2015	November 2015	December 2015	January 2016	February 2016	March 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2016					
April 2016	May 2016	June 2016	July 2016	August 2016	September 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2016					
October 2016	November 2016	December 2016	January 2017	February 2017	March 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2017					
April 2017	May 2017	June 2017	July 2017	August 2017	September 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2017					
October 2017	November 2017	December 2017	January 2018	February 2018	March 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Months: 36

ACS/700212Y10586***

Account Information

Address

501 BLEEKER STREET UTICA, NY 13501

Phone

(800) 835-4611

Monthly Payment

\$0

Date Opened

08/11/2006

Responsibility	Individual Account				
Account Type	Installment Account				
Loan Type	STUDENT LOAN				
Balance	\$0				
Date Updated	04/19/2018				
Payment Received	\$0				
Last Payment Made	04/30/2017				
High Balance	\$10,185				
Pay Status	Transferred; was Paying as agreed				
Terms	\$0 per month, paid Monthly for 360 months				
Date Closed	04/19/2018				
Remarks	ACCT CLOSED DUE TO TRANSFER; TRANSFERRED TO ANOTHER OFFICE				
Payment History					
April 2015	May 2015	June 2015	July 2015	August 2015	September 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2015	November 2015	December 2015	January 2016	February 2016	March 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2016	May 2016	June 2016	July 2016	August 2016	September 2016
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2016	November 2016	December 2016	January 2017	February 2017	March 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2017	May 2017	June 2017	July 2017	August 2017	September 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2017	November 2017	December 2017	January 2018	February 2018	March 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Months: 36

AMERICAN EXPRESS 349992024834****

Account Information

Address	PO BOX 981537 EL PASO, TX 79998
Phone	(800) 874-2717
Date Opened	04/23/1998
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$0
Date Updated	04/22/2015
High Balance	\$6,351
Credit Limit	\$7,400
Pay Status	Paid, Closed; was Paid as agreed
Date Closed	12/16/2013
Remarks	CLOSED BY CREDIT GRANTOR; CLOSED

Payment History

January 2014	February 2014	March 2014	April 2014	May 2014	June 2014
Rating X	Rating X	Rating X	Rating X	Rating OK	Rating X
July 2014	August 2014	September 2014	October 2014	November 2014	December 2014
Rating X	Rating X	Rating X	Rating OK	Rating X	Rating X

January 2015 February 2015 March 2015

Rating	Rating	Rating
X	X	X

Total Months: 15

AMERICAN EXPRESS 349991864359****

Account Information

Address	PO BOX 981537 EL PASO, TX 79998
Phone	(800) 874-2717
Date Opened	12/04/1995
Responsibility	Account Relationship Terminated
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$0
Date Updated	09/20/2014
High Balance	\$1,823
Credit Limit	\$1,000
Pay Status	Current; Paid or Paying as Agreed

CITICARDS CBNA542418127925****

Account Information

Address	5800 SOUTH CORPORATE PLACE SIOUX FALLS, SD 57108
Phone	(888) 248-4728
Date Opened	05/27/2019
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	SECURED CREDIT CARD
Balance	\$0
Date Updated	10/13/2021
Last Payment Made	05/09/2021
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly

Date Closed 05/22/2021

Date Paid 05/09/2021

High Balance (Hist.) High balance of \$1,278 from 04/2021 to 06/2021; \$1,278 from 10/2021 to 10/2021

Credit Limit (Hist.) Credit limit of \$2,500 from 04/2021 to 06/2021; \$2,500 from 10/2021 to 10/2021

Payment History

June 2019	July 2019	August 2019	September 2019	October 2019	November 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
December 2019	January 2020	February 2020	March 2020	April 2020	May 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---					
Scheduled Payment ---					
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

June 2020	July 2020	August 2020	September 2020	October 2020	November 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---				
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
December 2020	January 2021	February 2021	March 2021	April 2021	May 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance \$65	Balance \$0
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$35	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
June 2021	July 2021	August 2021	September 2021	October 2021	
Balance \$0	Balance ---	Balance ---	Balance ---	Balance \$0	
Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due \$0	
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	
Remarks CBC/CLO	Remarks ---	Remarks ---	Remarks ---	Remarks CBC/CLO	
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Months: 29

CITICARDS CBNA542418131861***

Account Information5800 SOUTH CORPORATE PLACE SIOUX
FALLS, SD 57108**Address****Phone**

(888) 248-4728

Date Opened

04/06/2019

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

SECURED CREDIT CARD

Balance

\$0

Date Updated

10/09/2019

High Balance

\$12

Credit Limit

\$500

Pay Status

Paid, Closed; was Paid as agreed

Terms

Paid Monthly

Date Closed

06/11/2019

RemarksAccount closed at consumer's request;
CLOSED**Payment History**

April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Months: 6

GHS FEDERAL CR UNION86786******Account Information****Address**

910 FRONT ST BINGHAMTON, NY 13905-1342

Phone

(607) 723-7962

Monthly Payment

\$0

Date Opened

01/06/2021

Responsibility

Individual Account

Account Type

Installment Account

Loan Type

SECURED

Balance

\$0

Date Updated	05/12/2021
Payment Received	\$0
Last Payment Made	05/12/2021
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 12 months
Date Closed	05/12/2021
High Balance (Hist.)	High balance of \$5,000 from 04/2021 to 05/2021
Remarks	CLOSED

Payment History

January 2021	February 2021	March 2021	April 2021	May 2021
Balance ---	Balance ---	Balance ---	Balance \$3,772	Balance \$0
Past Due ---	Past Due ---	Past Due ---	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$428	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$428	Scheduled Payment \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Months: 5

HARVARD UNIVERSITY EMPLO541009048060***

Account Information

Address	104 MT AUBURN ST,4TH FL CAMBRIDGE, MA 02138
Phone	(617) 495-4460
Date Opened	08/09/2006
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$0
Date Updated	12/29/2015
Payment Received	\$0

High Balance	\$2,662
Credit Limit	\$17,000
Pay Status	Current; Paid or Paying as Agreed
Terms	Paid Monthly
Date Closed	05/16/2014
Remarks	CREDIT CARD LOST OR STOLEN

Payment History

May 2014	June 2014	July 2014	August 2014	September 2014	October 2014
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2014	December 2014	January 2015	February 2015	March 2015	April 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2015	June 2015	July 2015	August 2015	September 2015	October 2015
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2015					
Rating OK					

Total Months: 19

M & T BANK413447204481***

Account Information

Address	PO BOX 900 MILLSBORO, DE 19966
Phone	(866) 408-2727
Date Opened	02/07/2020
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	SECURED CREDIT CARD
Balance	\$0

Date Updated	06/07/2021
Payment Received	\$0
Last Payment Made	05/03/2021
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	05/20/2021
Date Paid	05/03/2021
High Balance (Hist.)	High balance of \$1,462 from 04/2021 to 06/2021
Credit Limit (Hist.)	Credit limit of \$2,500 from 04/2021 to 06/2021
Remarks	Account closed at consumer's request; CLOSED

Payment History

March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
<hr/>					
March 2021	April 2021	May 2021	June 2021		
Balance ---	Balance \$92	Balance \$1,322	Balance \$0		
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid ---	Amount Paid \$0	Amount Paid \$92	Amount Paid \$0		
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$15	Scheduled Payment ---		
Rating OK	Rating OK	Rating OK	Rating OK		

Total Months: 16

M & T BANK1000016185768***

Account Information

Address	PO BOX 900 MILLSBORO, DE 19966
Phone	(866) 408-2727
Monthly Payment	\$0
Date Opened	11/13/2020
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	SECURED
Balance	\$0
Date Updated	05/12/2021
Payment Received	\$1,184
Last Payment Made	05/12/2021
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 12 months
Date Closed	05/12/2021
High Balance (Hist.)	High balance of \$2,000 from 04/2021 to 05/2021
Remarks	CLOSED

Payment History

November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$1,182
Past Due ---	Past Due \$0				
Amount Paid ---	Amount Paid \$171				
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$171
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2021					
Balance \$0					
Past Due \$0					
Amount Paid \$1,184					
Scheduled Payment \$0					
Rating OK					

Total Months: 7

Inquiries

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

Name
CAPITAL ONE
Location P O Box 31293 Salt Lake City, UT 84131
Requested On 10/09/2023
Phone (800) 955-7070
TRANSUNION CONSUMER INTE

Location Requested On
760 MARKET STREET 10TH 10/07/2023
FLOOR
SAN FRANCISCO, CA 94102

Phone
(844) 580-6816

TRANSUNION CONSUMER INTE

Location Requested On
100 CROSS STREET 09/01/2023
SAN LUIS OBISP, CA 93401

Phone
(805) 782-8282

RAKESH KUKATLA via TRANSUNION INTERACTIVE IN

Location Requested On
100 CROSS ST 10/11/2023, 10/11/2023
STE 202
SAN LUIS OBISPO, CA 93401

Phone
(855) 681-3196

TU INTERACTIVE

Location Requested On
100 CROSS ST 10/11/2023
202
SAN LUIS OBISPO, CA 93401

Phone
(844) 580-6816

RAKESH KUKATLA via CREDITWISE CAPITAL1 TU-A

Location Requested On
CAPITAL ONE N.A. 10/07/2023, 09/10/2023,
PO BOX 85870 08/12/2023, 07/16/2023,
RICHMOND, VA 23285 06/17/2023, 05/21/2023,
04/22/2023, 03/26/2023,
02/25/2023, 01/29/2023,
12/31/2022, 12/04/2022,
11/05/2022, 10/04/2022,
09/06/2022, 08/16/2022,
07/19/2022, 06/18/2022,
05/18/2022, 04/14/2022,
03/17/2022, 02/16/2022,
01/19/2022, 12/19/2021,
11/19/2021, 10/18/2021

Phone
(877) 383-4802

RAKESH KUKATLA via TRANSUNION INTERACTIVE

Location Requested On
100 CROSS STREET 202 10/07/2023
SAN LUIS OBISPO, CA 93401

Phone
(844) 580-6816

482495136 via CREDITWISE CAPITAL1 TU-B

Location
CAPITAL ONE N.A.
PO BOX 85870
RICHMOND, VA 23285

Requested On
10/06/2023

Phone
(877) 383-4802

RAKESH KUKATLA via TUCI ARRAY

Location	Requested On
100 CROSS STREET SUITE 101 SAN LUIS OBISPO, CA 93401	09/24/2023, 09/16/2023, 09/08/2023, 08/30/2023, 08/22/2023, 08/15/2023, 08/08/2023, 07/30/2023, 07/29/2023, 07/23/2023, 07/16/2023, 07/09/2023, 07/06/2023, 06/29/2023, 06/25/2023, 06/18/2023, 06/11/2023, 06/05/2023, 05/29/2023, 05/24/2023, 05/18/2023, 05/11/2023, 05/05/2023, 04/28/2023, 04/26/2023, 04/19/2023, 04/12/2023, 04/06/2023, 03/30/2023, 03/29/2023, 03/22/2023, 03/15/2023, 03/09/2023, 03/02/2023, 02/26/2023, 02/19/2023, 02/12/2023, 02/05/2023, 01/28/2023, 01/23/2023, 01/16/2023, 01/10/2023, 01/03/2023, 12/26/2022, 12/20/2022, 12/13/2022, 12/07/2022, 11/30/2022, 11/23/2022, 11/17/2022, 11/10/2022, 11/04/2022, 10/28/2022, 10/21/2022, 10/20/2022, 10/14/2022, 10/07/2022, 09/27/2022, 09/21/2022, 09/14/2022, 09/07/2022, 09/01/2022, 08/25/2022, 08/19/2022, 08/12/2022, 08/06/2022, 07/30/2022, 07/23/2022, 07/16/2022, 07/09/2022, 07/02/2022, 06/25/2022, 06/18/2022

Phone
(844) 580-6816

MIDLAND CREDIT MANAGEMENT

Location	Requested On
320 EAST BIG BEAVER SUITE 300 TROY, MI 48083	09/07/2023, 07/18/2023, 05/06/2023, 03/02/2023, 01/04/2023, 11/04/2022, 08/25/2022, 05/28/2022, 03/12/2022, 01/05/2022

Phone
(877) 822-0381

CBE GROUP

Location Requested On
1309 TECHNOLOGY PKWY 09/04/2023
CEDAR FALLS, IA 50613

Phone
(800) 925-6686

RADIUS GLOBAL SOLUTIONS

Location Requested On
9550 REGENCY SQUARE BLVD 12/19/2022
SUITE 602
JACKSONVILLE, FL 32225

Phone
(888) 904-1800

CREDIT KARMA via TUCI CREDIT KARMA TUNA

Location Requested On
100 CROSS STREET 09/06/2022
SUITE 101
SAN LUIS OBISPO, CA 93401

Phone
(844) 580-6816

LIBERTY MUTUAL

Location Requested On
PO BOX 52102 06/11/2022
PHOENIX, AZ 85072

Phone
(617) 654-3741

HOMESITE GROUP

Location Requested On
ONE FEDERAL STREET 06/11/2022
SUITE 400
BOSTON, MA 02111

Phone
(800) 947-0713

RAKESH KUKATLA via KARMATRANSUNION INTERACT

Location Requested On
100 CROSS STREET 01/25/2022
SAN LUIS OBISPO, CA 93401

Phone
(844) 580-6816

Credit Report Messages

To add, remove, or modify a fraud alert, please visit transunion.com/fraud-alerts.

Your credit report contains the following messages

Promotional opt-out

This file has been opted out of promotional lists supplied by TransUnion.
(Note: This opt-out has no expiration date.)

Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

Checking Account and Demand Deposit Account (DDA) Activity

Data Source:	
Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)	
Requested by: TRANSUNION CONSUMER INTE	Requested on: 09/05/2023
Checking Account Inquiries in the Last Month: 0	Checking Account Inquiries in the Last 2 Months: 0
Checking Account Inquiries in the Last 3 Months: 0	Checking Account Inquiries in the Last 6 Months: 0
Checking Account Inquiries in the Last Year: 0	Checking Account Inquiries in the Last 2 Years: 0
DDA Inquiries in the Last 3 Years: 6	Total Days Since First Checking Account Inquiry: 1084
Days Since Most Recent DDA Inquiry: 847	Other Credit Inquiries in the Last 2 years: 0
Other Credit Inquiries in the Last 3 Years: 0	DDA & Credit/Non-DDA Inquiries in Last 3 Years: 6

Supplemental Public Records and Residential Information

Requested On:	
TRANSUNION CONSUMER INTE	
Requested on: 09/05/2023	Total Tax Amount: \$1,334
Land Mass in Acres: 0.21	Building Size in Square Feet: 0
Total Land Mass in Square Feet: 9130	Assessed Land Value: \$8,300
Assessed Improvement Value: \$33,900	Total Assessed Value of the Land and Improvements: \$42,200
Market Improvement Value: \$0	Total Market Value of the Land and Improvements: \$62,519
Improvement Value: \$33,900	Real Estate Sale Price: \$10,000
Home Equity Loans: 0	Home Equity Loan Amount: \$0

Refinance or Equity Fixed Mortgages in Last 24 Months:	Conventional Mortgages recorded in the Last 24 Months:
0	0
FHA Mortgage Loans Recorded:	First Mortgage Amount:
0	\$0
Interest Rate on Most Recent Mortgage: 0.00	Loan Term of Most Recent Mortgage (in Months):
Foreclosure: No	

Should you wish to contact TransUnion, you may do so.

- **Online:**

To report an inaccuracy, please visit: service.transunion.com ↗
 For answers to general questions, please visit: www.transunion.com ↗

- **By Mail:**

TransUnion Consumer Relations
 P.O. Box 2000
 Chester, PA 19016-2000

- **By Phone:**

(800) 916-8800

You may contact us Monday - Friday 8 AM - 11 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore ↗ o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore ↗, or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your ‘file disclosure’). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert on your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore ↗ for more additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT)
- **You have a right to place a security freeze on your credit report which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS	CONTACT
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

5. Creditors Subject to the Packers and Stockyards Act, 1921

6. Small Business Investment Companies

7. Brokers and Dealers

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

a. Office of the Comptroller
of the Currency
Customer Assistance
Group
1301 McKinney Street, Suite
3450
Houston, TX 77010-9050

b. Federal Reserve
Consumer Help Center
P.O. Box 1200
Minneapolis, MN 55480

c. FDIC Consumer
Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union
Administration
Office of Consumer
Financial Protection (OCFP)
Division of Consumer
Compliance Policy and
Outreach

1775 Duke Street
Alexandria, VA 22314
Asst. General Counsel for
Aviation Enforcement &
Proceedings

Aviation Consumer
Protection Division
Department of
Transportation
1200 New Jersey Avenue,
S.E.

Washington, DC 20590
Office of Proceedings,
Surface Transportation
Board

Department of
Transportation
395 E Street, S.W.
Washington, DC 20423

Nearest Packers and
Stockyards Administration
area supervisor
Associate Deputy
Administrator for Capital
Access

United States Small
Business Administration
409 Third Street, S.W., Suite
8200

Washington, DC 20416
Securities and Exchange
Commission
100 F Street, N.E.
Washington, DC 20549

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090
Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue,
N.W.

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

2. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore.

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

3. You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore

4. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask

you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore.

5. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.
6. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your [identity theft report](#). The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.
7. **You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an [identity theft report](#).

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.