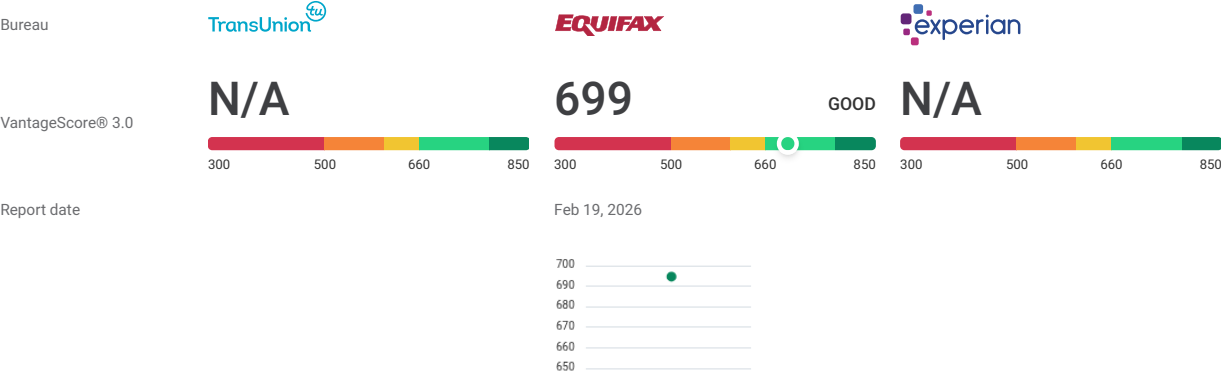


Credit report



Personal info

Reported names	Ingrid Esperanza Moreno-ciprian Ingrid Moreno Ciprian
DOB	1985-01-23
SSN	978-95-6831
Employment info	
Addresses	Nov 1, 2021 117 Parkview Ave Apt D, Weehawken, NJ, 07086

Account summary

Bureau	TransUnion	EQUIFAX	experian
Total accounts	0	6	0
Open accounts	0	3	0
Closed accounts	0	3	0
Delinquent	0	0	0
Derogatory	0	0	0
Collections	0	0	0
Balances	\$0	\$7,511	\$0
Payments	\$0	\$235	\$0
Public records	0	0	0
Inquiries (2 years)	0	0	0

Accounts

We gathered all of the accounts listed on your report for you. Click on any account to learn more about your history and how to plan for tomorrow.

Bureau	TransUnion	EQUIFAX	experian
Credit cards			
Total count	0	3	0
BANK OF AMERICA		<div><div>Feb 12, 2026</div><div>\$2,813.00</div><div>In good standing</div></div> <div>Overview</div> <div>You're currently using 70% of your account's limit.</div> <div><div></div><div>Balance: \$2,813.00</div><div>Credit limit: \$4,000.00</div></div>	

Account details

Account Number	4400669734963937
Account Status	Open
Open Date	Oct 29, 2021
Last Activity	Feb 1, 2026
Type	Credit Card
Responsibility	Individual
Remarks	Credit Card
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	51
Term Source Type	Provided
High Balance	\$3,321.00
High Credit	\$4,000.00
Monthly Payment	\$91.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

You've made 100% of reported payments for this account on time.

2026	Jan	Feb	Mar	Apr	May	Jun
	✓					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2021	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
				N/A	✓	✓

- ✓ Paid on time
- 30 30 days past due
- 60 60 days past due
- 90 90 days past due
- 120 120 days past due
- 150 150 days past due
- BR Bankruptcy
- RF Repossession or foreclosure
- CC Collection or charge off
- VS Voluntary surrender
- N/A No data available

Creditor information

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 799982238
(800) 421-2110

Account ID:
abaa9cf1ae68676da6f340d428f74653

Overview

You're currently using 0% of your account's limit.

Balance:	Credit limit:
\$0.00	\$4,000.00

Account details

Account Number	7634006038296592
Account Status	Open
Open Date	Jul 9, 2023
Last Activity	Nov 1, 2024
Type	Credit Card
Responsibility	Individual
Remarks	Credit Card
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	31
Term Source Type	
High Balance	\$3,145.00
High Credit	\$4,000.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

You've made 100% of reported payments for this account on time.

2026	Jan	Feb	Mar	Apr	May	Jun
	✓					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2023	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
✓	Paid on time					
30	30 days past due					
60	60 days past due					
90	90 days past due					
120	120 days past due					
150	150 days past due					
BR	Bankruptcy					
RF	Repossession or foreclosure					
CC	Collection or charge off					
VS	Voluntary surrender					
N/A	No data available					

Creditor information

CB/CCI PL CC
PO BOX 4499
BEAVERTON, OR 970764499
(800) 229-0364

Account ID:
e42653c69206d4d991c48f907c444c9d

You're currently using 92% of your account's limit.

Balance:	Credit limit:
\$4,698.00	\$5,100.00

Account details

Account Number	4400661813087647
Account Status	Open
Open Date	Jul 13, 2022
Last Activity	Jan 1, 2026
Type	Credit Card
Responsibility	Individual
Remarks	Credit Card
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	42
Term Source Type	Provided
High Balance	\$5,072.00
High Credit	\$5,100.00
Monthly Payment	\$144.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

You've made 100% of reported payments for this account on time.

2025	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2022	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓

- ✓ Paid on time
- 30 30 days past due
- 60 60 days past due
- 90 90 days past due
- 120 120 days past due
- 150 150 days past due
- BR Bankruptcy
- RF Repossession or foreclosure
- CC Collection or charge off
- VS Voluntary surrender
- N/A No data available

Creditor information

BANK OF AMERICA
PO BOX 982238
EL PASO, TX 799982238
(800) 421-2110

Account ID:
0ccaf5987ffa10d3710497e83762f5b5

Other

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$1,087.00

Account details

Account Number 6336348
Account Status Closed
Open Date Feb 2, 2024
Last Activity Mar 1, 2025
Type Unsecured
Responsibility Individual

Remarks Closed Or Paid Account/zero Balance, Unsecured

Times 30/60/90 Days Late 0/0/0
Month's Reviewed 15
Terms Count 13
Term Source Type Provided
High Balance \$1,087.00
High Credit \$1,087.00
Monthly Payment \$0.00
Current Payment Status As Agreed
Amount Past Due

Payment history

You've made 100% of reported payments for this account on time.

2025 Jan Feb Mar Apr May Jun
✓ ✓ ✓ N/A
Jul Aug Sep Oct Nov Dec

2024 Jan Feb Mar Apr May Jun
✓ ✓ ✓ ✓ ✓ ✓
Jul Aug Sep Oct Nov Dec
✓ ✓ ✓ ✓ ✓ ✓

✓ Paid on time

30 30 days past due

60 60 days past due

90 90 days past due

120 120 days past due

150 150 days past due

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Creditor information

OPORTUN/PATHWARD
2 CIRCLE STAR WAY
SAN CARLOS, CA 94070
(866) 488-6090

Account ID:
95b17d1131999eb10bc737ee7a3c3f97

Overview

You have 0% left to pay on this loan.

Balance: Highest balance:

\$0.00	\$1,000.00
Account details	
Account Number	5759172
Account Status	Closed
Open Date	Nov 12, 2022
Last Activity	Nov 1, 2023
Type	Unsecured
Responsibility	Individual
Remarks	Closed Or Paid Account/zero Balance, Unsecured
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	14
Terms Count	13
Term Source Type	Provided
High Balance	\$1,000.00
High Credit	\$1,000.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

You've made 100% of reported payments for this account on time.

2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2022	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
					✓	✓
✓ Paid on time						
30 30 days past due						
60 60 days past due						
90 90 days past due						
120 120 days past due						
150 150 days past due						
BR Bankruptcy						
RF Repossession or foreclosure						
CC Collection or charge off						
VS Voluntary surrender						
N/A No data available						

Creditor information

OPORTUN, INC
2 CIRCLE STAR WAY
SAN CARLOS, CA 940706200
(650) 381-4025

Account ID:
63c5dd688fd6bc6d3ba04427f4da80c3

OPORTUN, INC

May 31, 2022
\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$500.00

Account details

Account Number	4965983
Account Status	Closed
Open Date	Oct 30, 2021

Last Activity	Mar 1, 2022
Type	Unsecured
Responsibility	Individual
Remarks	Closed Or Paid Account/zero Balance, Unsecured
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	3
Terms Count	13
Term Source Type	Provided
High Balance	\$500.00
High Credit	\$500.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

You've made 100% of reported payments for this account on time.

2022	Jan	Feb	Mar	Apr	May	Jun
	N/A	✓	N/A	N/A		
	Jul	Aug	Sep	Oct	Nov	Dec
2021	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
				N/A	N/A	N/A

- ✓ Paid on time
- 30 30 days past due
- 60 60 days past due
- 90 90 days past due
- 120 120 days past due
- 150 150 days past due
- BR Bankruptcy
- RF Repossession or foreclosure
- CC Collection or charge off
- VS Voluntary surrender
- N/A No data available

Creditor information

OPORTUN, INC
2 CIRCLE STAR WAY
SAN CARLOS, CA 940706200
[\(650\) 381-4025](tel:6503814025)

Account ID:
56feb9bb929dbd1ffc82c6ed3d9e6412

Hard inquiries

Hard inquiries usually get added to your credit report when you apply for a new credit account. These inquiries often result in a small dip in your credit score. Take a look at the latest inquiries on your report to see if any changes have occurred.

Bureau	TransUnion	EQUIFAX	experian
Total count	Not available	 Clean slate! You have no hard inquiries	Not available

Collections

It's important that you try your best not to fall behind on payments so your account doesn't get passed on to a collections agency. This usually drops your credit score significantly.

Bureau	TransUnion	EQUIFAX	experian
Total count	Not available	 Clean slate! You have no collections	Not available

Public Records

Things that can show up on a background check can also show up on your credit report, including bankruptcies.

Bureau			
Total count	Not available	 Clean slate! You have no public records	Not available

Creditors

A creditor is a term used to describe an entity that is owed money. The below is a list and contact information for the creditors handling your debt.

Creditor name	Address	Phone number
BANK OF AMERICA	PO BOX 982238, EL PASO, TX 799982238	(800) 421-2110
CB/CCI PL CC	PO BOX 4499, BEAVERTON, OR 970764499	(800) 229-0364
OPORTUN, INC	2 CIRCLE STAR WAY, SAN CARLOS, CA 940706200	(650) 381-4025
OPORTUN/PATHWARD	2 CIRCLE STAR WAY, SAN CARLOS, CA 94070	(866) 488-6090

Calculated on the VantageScore® 3.0 model. Your VantageScore® 3.0 from TransUnion, Equifax, and Experian indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore® 3.0. [Click here to learn more.](#)