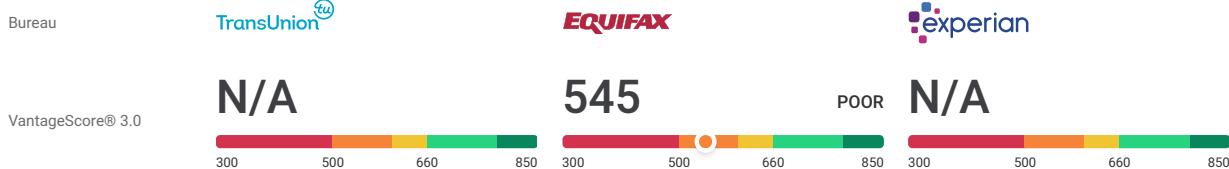


# Credit report

TransUnion Equifax Experian All bureaus

 Download PDF



Report date

Feb 18, 2026



## Personal info

Reported names	Ruben J Barragan Ruben J Barragan-lucumi Ruben J Barragan Lucumi Ruben J Rarragan-lucumi
DOB	1980-03-28
SSN	900-87-8176
Employment info	
Addresses	May 10, 2024 34 Park Ave Apt 2, West Harrison, NY, 10604
	Mar 2, 2023 441 Manville Rd Apt 6, Pleasantville, NY, 10570
	Feb 1, 2011 35 Hopper St Fl 1, Pleasantville, NY, 10570
	Jul 1, 2009 105 King St, Pleasantville, NY, 10570

## Account summary

Bureau	TransUnion <sup>tu</sup>	EQUIFAX	experian
Total accounts	0	17	0
Open accounts	0	7	0
Closed accounts	0	10	0
Delinquent	0	6	0
Derogatory	0	11	0
Collections	0	5	0
Balances	\$0	\$46,980	\$0
Payments	\$0	\$25	\$0
Public records	0	0	0
Inquiries (2 years)	0	1	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.



### Credit cards

Total count

0

12

0

**WELLS FARGO CARD** (1)  
 SER

Feb 6, 2026

**\$0.00**

● In good standing

**Overview**

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

Balance: **\$0.00** Credit limit: **\$3,000.00**

**Account details**

Account Number **4147181500748565**

Account Status **Open**

Open Date **Jul 21, 2016**

Last Activity **Jul 1, 2023**

Type **Credit Card**

Responsibility **Authorized User**

Remarks **Credit Card**

Times 30/60/90 Days Late **0/0/0**

Month's Reviewed **99**

## Term Source Type

High Balance **\$1,992.00**

High Credit **\$3,000.00**

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.

We're showing the most recent 81 months available.

⚠ The credit bureau reviewed 99 months, but some older months aren't provided in detail.

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
	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	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

WELLS FARGO CARD SER  
CREDIT BUREAU DISPUTE RESOLUTI  
DES MOINES, IA 50306  
[\(800\) 642-4720](#)

Account ID:  
ad0021792a90d1f30408e5c7a5c9274f

CITICARDS CBNA 

\$0.00  
Jul 24, 2019  In good standing

#### Overview

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

Balance: \$0.00 Credit limit: \$15,000.00

#### Account details

Account Number 5466160419593080

Account Status Open

Open Date Jan 24, 2014

Last Activity Jul 1, 2019

Type Credit Card

Responsibility Authorized User

#### Remarks

Times 30/60/90 Days Late 0/0/0

Month's Reviewed 35

Term Source Type Provided

High Balance \$3,432.00

High Credit \$15,000.00

Monthly Payment \$25.00

Current Payment Status As Agreed

#### Amount Past Due

#### Payment history

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

2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A

2018	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A

2017	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A

2016	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A

2015	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A

2014	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A

Jul Aug Sep Oct Nov Dec

N/A N/A N/A 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

CITICARDS CBNA  
5800 SOUTH CORPORATE PLACE  
SIOUX FALLS, SD 57108  
[\(800\) 950-5114](#)

Account ID:  
f3e7e271fe8276d5730612ac6960a9ef

JPMCB CARD  
SERVICES



\$12,142.00  
Feb 2, 2026  
Closed

#### Overview

You're currently using 116% of your account's limit.

Balance: \$12,142.00 Credit limit: \$10,500.00

#### Account details

Account Number 4266841816835837

Account Status Charge Off

Open Date Jul 3, 2014

Last Activity Jan 2, 2026

Type Credit Card

Responsibility Individual

Remarks Charged Off Account, Account Closed By Credit Grantor

Times 30/60/90 Days Late 5/2/4

Month's Reviewed 99

Term Source Type

High Balance

High Credit \$10,500.00

Monthly Payment \$0.00

Current Payment Status Collection/Charge-off

Amount Past Due \$12,142.00

#### Payment history

You've made 89% of reported payments for this account on time.

We're showing the most recent 81 months available.

The credit bureau reviewed 99 months, but some older months aren't provided in detail.

2026 Jan Feb Mar Apr May Jun

CC

Jul Aug Sep Oct Nov Dec

2025 Jan Feb Mar Apr May Jun

✓ ✓ 30 30 ✓ ✓

Jul Aug Sep Oct Nov Dec

30 60 90 120 120 120

	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	30	30	60	✓	✓
	Jan	Feb	Mar	Apr	May	Jun
2023	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Jun
	N/A	N/A	N/A	✓	✓	N/A
	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

JPMCB CARD SERVICES  
PO BOX 15369  
WILMINGTON, DE 198505369  
[\(800\) 945-2000](tel:(800)945-2000)

Account ID:  
7a6fc5067c2dcb7fe1e8c44589ba7d4a

SYNCB/CARE  
CREDIT



**\$5,928.00**  
Jan 25, 2026      Closed

#### Overview

You're currently using 115% of your account's limit.

Balance:	Credit limit:
\$5,928.00	\$5,160.00

#### Account details

Account Number      **6019183471957548**

Account Status      **Charge Off**

Open Date      **Dec 18, 2016**

Last Activity      **Dec 25, 2025**

Type      **Charge Account**

Responsibility      **Individual**

Remarks      **Charged Off Account, Charge**

Times 30/60/90 Days Late      **1/1/4**

Month's Reviewed      **99**

Terms Count      **0**

Term Source Type

High Balance

High Credit      **\$5,160.00**

Monthly Payment \$0.00

Current Payment Status Collection/Charge-off

Amount Past Due \$5,928.00

#### Payment history

You've made 94% of reported payments for this account on time.

We're showing the most recent 81 months available.

The credit bureau reviewed 99 months, but some older months aren't provided in detail.

2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	30	60
	Jul	Aug	Sep	Oct	Nov	Dec
	90	120	120	120	CC	CC
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
	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	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

SYNCB/CARE CREDIT  
PO BOX 71757  
PHILADELPHIA, PA 191761757  
(866) 396-8254

Account ID:

a35053a9ac5547d3b955060183c3a359

CAPITAL ONE BANK  
USA

Jan 13, 2026

\$7,728.00  
Closed

#### Overview

You're currently using 100% of your account's limit.

Balance: \$7,728.00 Credit limit: \$7,750.00

#### Account details

Account Number 5178057562561659

Account Status		Charge Off
Open Date		Jun 30, 2010
Last Activity		Dec 13, 2025
Type		Credit Card
Responsibility		Individual
Remarks	Charged Off Account, Account Closed By Credit Grantor, Credit Card	
Times 30/60/90 Days Late		1/3/4
Month's Reviewed		99
Term Source Type		
High Balance		
High Credit		\$7,750.00
Monthly Payment		\$0.00
Current Payment Status		Collection/Charge-off
Amount Past Due		\$7,728.00

## Payment history

You've made 92% of reported payments for this account on time.

We're showing the most recent 81 months available.

**⚠ The credit bureau reviewed 99 months, but some older months aren't provided in detail.**



## Creditor information

CAPITAL ONE BANK USA  
PO BOX 31293  
SALT LAKE CITY, UT 841311293  
(800) 955-7070

CAP1/KOHL'S  
DEPARTMEN



Jan 13, 2026      \$1,319.00  
Closed

#### Overview

You're currently using 66% of your account's limit.

Balance: \$1,319.00      Credit limit: \$2,000.00

#### Account details

Account Number 6393050620943332

Account Status Charge Off

Open Date Sep 17, 2011

Last Activity Dec 13, 2025

Type Charge Account

Responsibility Individual

Remarks Charged Off Account, Account  
Closed By Credit Grantor, Charge

Times 30/60/90 Days Late 1/1/4

Month's Reviewed 99

Terms Count 0

Term Source Type

High Balance

High Credit \$2,000.00

Monthly Payment \$0.00

Current Payment Collection/Charge-  
Status off

Amount Past Due \$1,319.00

#### Payment history

You've made 94% of reported payments for this account on time.

We're showing the most recent 81 months available.

⚠ The credit bureau reviewed 99 months, but some older months aren't provided in detail.

2025	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	CC	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	30	60	90
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
	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun
			N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	✓	✓	✓

✓ Paid on time

- 30 days past due
- 60 days past due
- 90 days past due
- 120 days past due
- 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

CAP1/KOHL'S DEPARTMEN  
PO BOX 31293  
SALT LAKE CITY, UT 841310293  
[\(800\) 564-5740](#)

Account ID:  
1d2332fcfd266e8ddf39e58e3632aaa09

THD/CBNA



Oct 25, 2025

**\$0.00**

Closed

#### Overview

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

Balance: **\$0.00** Credit limit: **\$2,501.00**

#### Account details

Account Number **6035321197867704**

Account Status **Closed**

Open Date **May 27, 2014**

Last Activity **Jul 1, 2022**

Type **Charge Account**

Responsibility **Authorized User**

Remarks **Closed Or Paid Account/zero Balance, Acct Closed Due To Inactivity, Charge**

Times 30/60/90 Days Late **0/0/0**

Month's Reviewed **99**

Terms Count **0**

#### Term Source Type

High Balance **\$5,065.00**

High Credit **\$2,501.00**

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.

We're showing the most recent 81 months available.

⚠ The credit bureau reviewed 99 months, but some older months aren't provided in detail.

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
	✓	✓	✓	✓	✓	✓
2021	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	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

THD/CBNA  
5800 SOUTH CORPORATE PLACE  
SIOUX FALLS, SD 57108  
[\(800\) 950-5114](tel:(800)950-5114)

Account ID:  
87f90e0bb32f2df49d5c888c3008b2df

THD/CBNA



\$0.00  
Closed

#### Overview

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

Balance: \$0.00 Credit limit: \$200.00

#### Account details

Account Number 6035320970410633

Account Status Closed

Open Date Jul 11, 2019

Last Activity Oct 1, 2024

Type Charge Account

Responsibility Individual

Closed Or Paid Account/zero  
Remarks Balance, Account Closed By Credit  
Grantor, Charge

Times 30/60/90 Days Late 1/1/2

Month's Reviewed 68

Terms Count 0

Term Source Type

High Balance \$529.00

High Credit \$200.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

#### Payment history

You've made 94% 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
	✓	✓	✓	✓	✓	30
	Jul	Aug	Sep	Oct	Nov	Dec
	60	90	120			
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
	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2019	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

THD/CBNA  
5800 SOUTH CORPORATE PLACE  
SIOUX FALLS, SD 57108  
[\(800\) 950-5114](#)

Account ID:

86e2da9617243ffc88110747457517b9

NORDSTROM/TD  
BANK



\$0.00  
Sep 29, 2023  
Closed

#### Overview

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

Balance: \$0.00 Credit limit: \$1,500.00

#### Account details

Account Number 4470431129920906

Account Status Closed

Open Date Dec 31, 2017

Last Activity Apr 1, 2023

Type Credit Card

Responsibility Individual

Closed Or Paid Account/zero  
Remarks Balance, Account Closed By Credit  
Grantor, Credit Card

Times 30/60/90 Days Late 1/0/0

Month's Reviewed 68

## Term Source Type

High Balance \$337.00

High Credit \$1,500.00

Monthly Payment \$0.00

Current Payment Status As Agreed

## Amount Past Due

## Payment history

You've made 99% of reported payments for this account on time.

2023	Jan	Feb	Mar	Apr	May	Jun
	30	✓	✓	✓	✓	✓
	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
✓	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
✓	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
✓	✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun
N/A	N/A	N/A	N/A	N/A	N/A	✓
	Jul	Aug	Sep	Oct	Nov	Dec
✓	✓	✓	✓	✓	✓	✓
2018	Jan	Feb	Mar	Apr	May	Jun
N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
N/A	N/A	N/A	N/A	N/A	N/A	N/A
2017	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

NORDSTROM/TD BANK  
8502 E PRINCESS DR STE 150  
SCOTTSDALE, AZ 852555488  
[\(800\) 964-0006](#)

Account ID:

307c65935e067ebb5d66c6a93175b20b

GOODYEAR  
TIRE/CBNA\$0.00  
May 20, 2023 Closed

## Overview

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

Balance: \$0.00 Credit limit: \$2,200.00

## Account details

Account Number 6035510156146775

Account Status Closed

Open Date Nov 27, 2015

Last Activity Nov 1, 2019

Type Charge Account

Responsibility Individual

Closed Or Paid Account/zero

Remarks Balance, Account Closed By Credit  
Grantor, Charge

Times 30/60/90 Days Late 0/0/0

Month's Reviewed 89

Terms Count 0

Term Source Type

High Balance \$1,649.00

High Credit \$2,200.00

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.

We're showing the most recent 81 months available.

△ The credit bureau reviewed 89 months, but some older months aren't provided in detail.

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	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun	✓	✓	✓	✓	✓	✓
							✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec	✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	N/A	N/A	N/A	✓
	Jul	Aug	Sep	Oct	Nov	Dec	✓	✓	✓	✓	✓	✓
2018	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec	N/A	N/A	N/A	N/A	N/A	N/A
2017	Jan	Feb	Mar	Apr	May	Jun	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec	N/A	N/A	N/A	N/A	N/A	N/A
2016	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**

GOODYEAR TIRE/CBNA  
5800 SOUTH CORPORATE PLACE  
SIOUX FALLS, SD 57108  
[\(800\) 950-5114](#)

Account ID:  
ac9d717ce2817b4ae7711a5b15957c7e

SYNCB/BP



\$0.00  
Aug 16, 2020  
Closed

**Overview**

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

Balance: \$0.00 Credit limit: \$1,500.00

**Account details**

Account Number 4784331000454945

Account Status Closed

Open Date May 11, 2017

Last Activity Apr 16, 2017

Type Credit Card

Responsibility Individual

Remarks Closed Or Paid Account/zero  
Balance, Acct Closed Due To  
Inactivity, Credit Card

Times 30/60/90 Days Late 0/0/0

Month's Reviewed 39

## Term Source Type

High Balance \$0.00

High Credit \$1,500.00

Monthly Payment \$0.00

Current Payment Status As Agreed

## Amount Past Due

**Payment history**

2020	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A					

2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A

2018	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A

2017	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	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**

SYNCB/BP  
PO BOX 71727  
PHILADELPHIA, PA 191761727  
[\(866\) 448-4367](#)

Account ID:  
6877209c2db60e23f612b748bfba4f71

SYNCB/SYNCHRONY  
MAST

Jun 30, 2019      **\$0.00**  
Closed

**Overview**

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

Balance: **\$0.00**      Credit limit: **\$1,350.00**

**Account details**

Account Number      **5243631016018598**

Account Status      **Closed**

Open Date      **Sep 4, 2015**

Last Activity      **Jan 1, 2018**

Type      **Credit Card**

Responsibility      **Individual**

Remarks      **Closed Or Paid Account/zero Balance**

Times 30/60/90 Days Late      **0/0/0**

Month's Reviewed      **45**

Term Source Type

High Balance      **\$111.00**

High Credit      **\$1,350.00**

Monthly Payment      **\$0.00**

Current Payment Status      **As Agreed**

Amount Past Due

**Payment history**

2019 Jan Feb Mar Apr May Jun

N/A N/A N/A N/A N/A N/A

Jul Aug Sep Oct Nov Dec

2018 Jan Feb Mar Apr May Jun

N/A N/A N/A N/A N/A N/A

Jul Aug Sep Oct Nov Dec

N/A N/A N/A N/A N/A N/A

2017 Jan Feb Mar Apr May Jun

N/A N/A N/A N/A N/A N/A

Jul Aug Sep Oct Nov Dec

N/A N/A N/A N/A N/A N/A

2016 Jan Feb Mar Apr May Jun

N/A N/A N/A N/A N/A N/A

Jul Aug Sep Oct Nov Dec

N/A N/A N/A N/A N/A N/A

2015 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec

N/A N/A N/A 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

SYNCB/SYNCHRONY MAST  
PO BOX 71727  
PHILADELPHIA, PA 191761727  
(866) 396-8254

Account ID:

## 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	1	Not available
Hide Details	( 	<b>CIC MORTGAGE CREDIT</b> Apr 29, 2024      Miscellaneous And Public Record	<b>Creditor information</b> <b>CIC MORTGAGE CREDIT</b>

## 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	5	Not available					
Hide Details	( 	Feb 3, 2026	<b>\$7,262.00</b> LVNV FUNDING LLC					
			<b>Account details</b>					
		Account Number	<b>5121065311891515</b>					
		Date Opened	<b>Jun 21, 2024</b>					
		Last Activity	<b>Jan 3, 2026</b>					
		Original Creditor	<b>CITIBANK N A</b>					
		Monthly Payment	<b>\$0.00</b>					
		Term Source Type						
		Current Rating	<b>Collection/Charge-off</b>					
		Status	<b>Open</b>					
		Type	<b>Individual</b>					
		High Balance	<b>\$7,262.00</b>					
		Unpaid Balance	<b>\$7,262.00</b>					
		Highest Adverse Rating	<b>Collection/Charge-off</b>					
		Most Recent Adverse Rating	<b>No Data Available</b>					
		Comments	<b>Collection Account</b>					
		<b>Account details</b>						
		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
N/A						
Jul	Aug	Sep	Oct	Nov	Dec	
N/A	CC	CC	CC	CC	CC	CC

✓ 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

#### Collection agency

LVNV FUNDING LLC  
 CARE OF RESURGENT CAPITAL SERV  
 GREENVILLE, SC 29602  
[\(866\) 464-1183](#)

Account ID:  
 fe83c2e0074c795083fec3ed0c83ecff

Hide Details ⊖

Feb 3, 2026 \$6,244.00  
LVNV FUNDING LLC

#### Account details

Account Number 6035350193984593

Date Opened Aug 20, 2025

Last Activity Jan 3, 2026

Original CITIBANK N A MY BEST BUY  
Creditor CRE

Monthly Payment \$0.00

Term Source Type

Current Rating Collection/Charge-off

Status Open

Type Individual

High Balance \$6,244.00

Unpaid Balance \$6,244.00

Highest Adverse Rating Collection/Charge-off

Most Recent Adverse Rating No Data Available

Comments Collection Account

#### Account details

You've Made 100% Of Reported Payments  
For This Account On Time.

2026 Jan Feb Mar Apr May Jun

CC

Jul Aug Sep Oct Nov Dec

2025 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec  
N/A N/A CC CC CC

<span style="color: green;">✓</span>	Paid on time
<span style="color: yellow;">30</span>	30 days past due
<span style="color: orange;">60</span>	60 days past due
<span style="color: red;">90</span>	90 days past due
<span style="color: darkred;">120</span>	120 days past due
<span style="color: darkred;">150</span>	150 days past due
<span style="color: darkred;">BR</span>	Bankruptcy
<span style="color: darkred;">RF</span>	Repossession or foreclosure
<span style="color: darkred;">CC</span>	Collection or charge off
<span style="color: darkred;">VS</span>	Voluntary surrender
<span style="color: lightgray;">N/A</span>	No data available

**Collection agency**

LVNV FUNDING LLC  
CARE OF RESURGENT CAPITAL SERV  
GREENVILLE, SC 29602  
[\(866\) 464-1183](#)

Account ID:  
6508df29af28bb72f7c28bb34f48d2f6

Hide Details 

Feb 3, 2026 **\$3,275.00**  
LVNV FUNDING LLC

**Account details**

Account Number **5424181529300340**

Date Opened **Aug 18, 2025**

Last Activity **Jan 3, 2026**

Original Creditor **CITIBANK N A**

Monthly Payment **\$0.00**

Term Source Type

Current Rating **Collection/Charge-off**

Status **Open**

Type **Individual**

High Balance **\$3,275.00**

Unpaid Balance **\$3,275.00**

Highest Adverse Rating **Collection/Charge-off**

Most Recent Adverse Rating **No Data Available**

Comments **Collection Account**

**Account details**

You've Made 100% Of Reported Payments  
For This Account On Time.

2026 Jan Feb Mar Apr May Jun

 CC

Jul Aug Sep Oct Nov Dec

2025 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct Nov Dec  
 N/A  CC  CC

 Paid on time

 30 days past due

 60 days past due

 90 days past due

 120 days past due

 150 days past due

 Bankruptcy

 Repossession or foreclosure

 Collection or charge off

 Voluntary surrender

 N/A No data available

**Collection agency**

LVNV FUNDING LLC  
CARE OF RESURGENT CAPITAL SERV  
GREENVILLE, SC 29602  
[\(866\) 464-1183](#)

Account ID:  
15708d260c32ff3ee9209a3382ce1140

Hide Details 

Feb 3, 2026 **\$2,275.00**  
LVNV FUNDING LLC

**Account details**

Account Number 5213331299446600

Date Opened Jun 25, 2024

Last Activity Jan 3, 2026

Original Creditor SYNCHRONY BANK SAM S CLUB MC

Monthly Payment \$0.00

Term Source Type

Current Rating Collection/Charge-off

Status Open

Type Individual

High Balance \$1,764.00

Unpaid Balance \$2,275.00

Highest Adverse Rating Collection/Charge-off

Most Recent Adverse Rating No Data Available

Comments Collection Account

#### Account details

You've Made 100% Of Reported Payments  
For This Account On Time.

2026	Jan	Feb	Mar	Apr	May	Jun
	CC					

Jul	Aug	Sep	Oct	Nov	Dec

2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC

Jul	Aug	Sep	Oct	Nov	Dec
CC	CC	CC	CC	CC	CC

2024	Jan	Feb	Mar	Apr	May	Jun
						N/A

Jul	Aug	Sep	Oct	Nov	Dec
N/A	N/A	CC	CC	CC	CC

✓ 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

#### Collection agency

LVNV FUNDING LLC  
CARE OF RESURGENT CAPITAL SERV  
GREENVILLE, SC 29602  
[\(866\) 464-1183](#)

Account ID:

c6fd326257dc0d77cad24649807563fc

Hide Details ⊖

\$807.00  
Feb 3, 2026  
LVNV FUNDING LLC

#### Account details

Account Number 5243661695444799

Date Opened Jun 25, 2024

Last Activity Jan 3, 2026

Original Creditor SYNCHRONY BANK TJX REWARDSMAST

Monthly Payment \$0.00

Term Source Type

Current Rating Collection/Charge-off

Status	Open					
Type	Individual					
High Balance	\$807.00					
Unpaid Balance	\$807.00					
Highest Adverse Rating	Collection/Charge-off					
Most Recent Adverse Rating	No Data Available					
Comments	Collection Account					
Account details						
You've Made 100% Of Reported Payments For This Account On Time.						
2026	Jan	Feb	Mar	Apr	May	Jun
	CC					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	CC	CC	CC	CC
	✓ 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				

## Public Records

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

Bureau	 TransUnion <sup>®</sup>	 EQUIFAX	 experian
Total count	Not available	 <b>Clean slate!</b> 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
CAP1/KOHL'S DEPARTMENT	PO BOX 31293, SALT LAKE CITY, UT 841310293	(800) 564-5740
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 841311293	(800) 955-7070
CITICARDS CBNA	5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108	(800) 950-5114
GOODYEAR TIRE/CBNA	5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108	(800) 950-5114
JPMCB CARD SERVICES	PO BOX 15369, WILMINGTON, DE 198505369	(800) 945-2000
LVNV FUNDING LLC	CARE OF RESURGENT CAPITAL SERV, GREENVILLE, SC 29602	(866) 464-1183

NORDSTROM/TD BANK	8502 E PRINCESS DR STE 150, SCOTTSDALE, AZ 852555488	(800) 964-0006
SYNCB/BP	PO BOX 71727, PHILADELPHIA, PA 191761727	(866) 448-4367
SYNCB/CARE CREDIT	PO BOX 71757, PHILADELPHIA, PA 191761757	(866) 396-8254
SYNCB/SYNCHRONY MAST	PO BOX 71727, PHILADELPHIA, PA 191761727	(866) 396-8254
THD/CBNA	5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108	(800) 950-5114
WELLS FARGO CARD SER	CREDIT BUREAU DISPUTE RESOLUTI, DES MOINES, IA 50306	(800) 642-4720

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.](#)