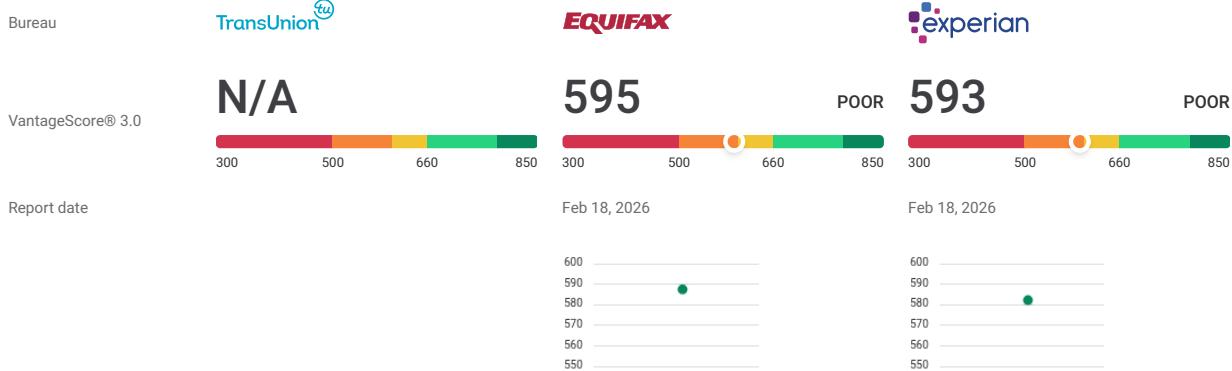


Credit report

[TransUnion](#)
[Equifax](#)
[Experian](#)
[All bureaus](#)
[Download PDF](#)


Personal info

Reported names	Hilda Ramirez	Hilda Ramirez Hilda Ra
DOB	1978-08-02	1978-08-02
SSN	635-63-4758	635-63-4758
Employment info	Ppi Industries	Yamaha Precision Propeller
Addresses	Apr 1, 2013 5520 Wagon Wheel Trl, Indianapolis, IN, 46237	Nov 10, 2020 5520 Wason Wheel Trl Mari, Indianapolis, IN, 46237
		Mar 5, 2004 5520 Wagon Wheel Trl, Indianapolis, IN, 462372074
		May 4, 1998 400 Andrews Ave # 31, Dallas, TX, 752114726

Account summary

Bureau	TransUnion [™]	EQUIFAX	experian
Total accounts	0	30	34
Open accounts	0	22	22
Closed accounts	0	8	12
Delinquent	0	0	0
Derogatory	0	0	0
Collections	0	0	0
Balances	\$0	\$46,691	\$103,071
Payments	\$0	\$1,816	\$2,879
Public records	0	0	0
Inquiries (2 years)	0	3	12

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	28	29
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Feb 17, 2026	\$3,697.00	Feb 16, 2026	\$3,697.00
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In good standing

Feb 16, 2026	\$3,697.00	Feb 16, 2026	\$3,697.00
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In good standing

Overview

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

Overview

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

Balance: \$3,697.00	Credit limit: \$4,000.00	Balance: \$3,697.00	Credit limit: \$4,000.00
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Account details

Account Number	4412540008730698	Account Number	441254XXXXXX
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Account Status	Open	Account Status	Open
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Open Date	Apr 22, 2022	Open Date	Apr 22, 2022
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Last Activity	Feb 1, 2026	Last Activity	Feb 1, 2026
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Type	Credit Card	Type	Credit Card
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Responsibility	Individual	Responsibility	Individual
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Remarks	Credit Card	Remarks	This Is An Account In Good Standing
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Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
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Month's Reviewed	45	Month's Reviewed	46
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Term Source Type	Provided	Term Source Type	Provided
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High Balance	\$4,036.00	High Balance	\$4,036.00
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High Credit	\$4,000.00	High Credit	\$4,000.00
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Monthly Payment	\$104.00	Monthly Payment	\$104.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due		Amount Past Due	
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Payment history

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

2026	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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2025	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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2024	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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2023	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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2022	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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	Paid on time		Paid on time			
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30	30 days past due		30	30 days past due		
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60	60 days past due		60	60 days past due		
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90	90 days past due		90	90 days past due		
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120	120 days past due		120	120 days past due		
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150	150 days past due		150	150 days past due		
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BR	Bankruptcy		BR	Bankruptcy		
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RF	Repossession or foreclosure		RF	Repossession or foreclosure		
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CC	Collection or charge off		CC	Collection or charge off		
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VS	Voluntary surrender		VS	Voluntary surrender		
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N/A	No data available		N/A	No data available		
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Creditor information

COMMERCE BANK

PO BOX 411036

KANSAS CITY, MO 641411036

(800) 645-2103

Creditor information

COMMERCE BK

PO BOX 411036

KANSAS CITY, MO 64141

MACYS/CITIBANK
NA



Feb 14, 2026 **\$5,136.00**
● In good standing

Feb 14, 2026 **\$5,136.00**
● In good standing

Overview

You're currently using 44% of your account's limit.

Balance:
\$5,136.00

Credit limit:
\$11,600.00

Balance:
\$5,136.00

Credit limit:
\$11,600.00

Account details

Account Number	6035340535694695	Account Number	603534XXXXXX
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Account Status	Open	Account Status	Open
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Open Date	Apr 16, 2005	Open Date	Apr 16, 2005
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Last Activity	Feb 1, 2026	Last Activity	Feb 1, 2026
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Type	Charge Account	Type	Charge Account
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Responsibility	Individual	Responsibility	Individual
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Remarks	Charge	Remarks	This Is An Account In Good Standing
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Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
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Month's Reviewed	58	Month's Reviewed	84
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Terms Count	0	Terms Count	0
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Term Source Type	Provided	Term Source Type	Provided
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High Balance	\$8,712.00	High Balance	\$8,712.00
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High Credit	\$11,600.00	High Credit	\$11,600.00
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Monthly Payment	\$171.00	Monthly Payment	\$171.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due	Amount Past Due
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Payment history

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

2026	Jan	Feb	Mar	Apr	May	Jun	2026	Jan	Feb	Mar	Apr	May	Jun
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Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
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2025	Jan	Feb	Mar	Apr	May	Jun	2025	Jan	Feb	Mar	Apr	May	Jun
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Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
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2024	Jan	Feb	Mar	Apr	May	Jun	2024	Jan	Feb	Mar	Apr	May	Jun
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Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
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2023	Jan	Feb	Mar	Apr	May	Jun	2023	Jan	Feb	Mar	Apr	May	Jun
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Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
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2022	Jan	Feb	Mar	Apr	May	Jun	2022	Jan	Feb	Mar	Apr	May	Jun
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Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
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2021	Jan	Feb	Mar	Apr	May	Jun	2021	Jan	Feb	Mar	Apr	May	Jun
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N/A	Jul	Aug	Sep	Oct	Nov	Dec						
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2020	Jan	Feb	Mar	Apr	May	Jun	2020	Jan	Feb	Mar	Apr	May	Jun
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N/A	Jul	Aug	Sep	Oct	Nov	Dec						
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2019	Jan	Feb	Mar	Apr	May	Jun	2019	Jan	Feb	Mar	Apr	May	Jun
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N/A	Jul	Aug	Sep	Oct	Nov	Dec						
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Paid on time	30	Paid on time	30	Paid on time	30	Paid on time
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30 days past due	60	30 days past due	60	30 days past due	60	30 days past due
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60 days past due	90	60 days past due	90	60 days past due	90	60 days past due
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90 days past due	120	90 days past due	120	90 days past due	120	90 days past due
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150	150 days past due	120	120 days past due
BR	Bankruptcy	150	150 days past due
RF	Repossession or foreclosure	BR	Bankruptcy
CC	Collection or charge off	RF	Repossession or foreclosure
VS	Voluntary surrender	CC	Collection or charge off
N/A	No data available	VS	Voluntary surrender
		N/A	No data available

Creditor information

MACYS/CITIBANK NA
PO BOX 6789
SIOUX FALLS, SD 571176789
[\(800\) 243-6552](#)

MACYS/CBNA
PO BOX 6789
SIOUX FALLS, SD 57117
[\(800\) 243-6552](#)

Account ID:
bdd3a4d1b3b8457a34906a676b7c07a4

Account ID:
1558f9f1e0eb1090f1419ab02a77937

L.L. BEAN
MASTERCARD



Feb 10, 2026 **\$3,319.00**
● In good standing

Feb 10, 2026 **\$3,319.00**
● In good standing

Overview

You're currently using 64% of your account's limit.

Overview

You're currently using 64% of your account's limit.

Account details

Account Number	5494600900561191	Account Number	549460XXXXXX
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Account Status	Open	Account Status	Open
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Open Date	Oct 29, 2022	Open Date	Oct 29, 2022
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Last Activity	Feb 1, 2026	Last Activity	Feb 1, 2026
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Type	Credit Card	Type	Credit Card
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Responsibility	Individual	Responsibility	Individual
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Remarks	Credit Card	Remarks	This Is An Account In Good Standing
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Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
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Month's Reviewed	39	Month's Reviewed	40
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Term Source Type	Provided	Term Source Type	Provided
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High Balance	\$3,350.00	High Balance	\$3,350.00
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High Credit	\$5,200.00	High Credit	\$5,200.00
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Monthly Payment	\$109.00	Monthly Payment	\$109.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due		Amount Past Due	
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Payment history

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

2026	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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2025	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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2024	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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2023	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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2022	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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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
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2025	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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2024	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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2023	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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2022	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec
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✓ Paid on time

30 30 days past due

✓ Paid on time

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

Creditor information

L.L. BEAN MASTERCARD
5800 SOUTH CORPORATE PLACE
SIOUX FALLS, SD 57108
[\(800\) 950-5114](#)

CBNA
PO BOX 6497
SIOUX FALLS, SD 57117
[\(800\) 950-5114](#)

Account ID:
dbe434763abdf72539b17770868fc3e7

Account ID:
5c2ea54bc112c84bd435a4ca6d8e3454

JPMCB CARD SERVICES	⊖	Feb 9, 2026	\$2,966.00	Feb 9, 2026	\$2,966.00									
			● In good standing		● In good standing									
Overview			Overview											
You're currently using 99% of your account's limit.			You're currently using 99% of your account's limit.											
Balance: \$2,966.00	Credit limit: \$3,000.00		Balance: \$2,966.00	Credit limit: \$3,000.00										
Account details			Account details											
Account Number	4147400389176312	Account Number	414740XXXXXX											
Account Status	Open	Account Status	Open											
Open Date	May 10, 2023	Open Date	May 10, 2023											
Last Activity	Feb 1, 2026	Last Activity	Feb 1, 2026											
Type	Credit Card	Type	Credit Card											
Responsibility	Individual	Responsibility	Individual											
Remarks	This Is An Account In Good Standing													
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0											
Month's Reviewed	32	Month's Reviewed	33											
Term Source Type	Provided	Term Source Type	Provided											
High Balance	\$3,022.00	High Balance	\$3,022.00											
High Credit	\$3,000.00	High Credit	\$3,000.00											
Monthly Payment	\$95.00	Monthly Payment	\$95.00											
Current Payment Status	As Agreed	Current Payment Status	As Agreed											
Amount Past Due		Amount Past Due												
Payment history			Payment history											
You've made 100% of reported payments for this account on time.			You've made 100% of reported payments for this account on time.											
2026	Jan	Feb	Mar	Apr	May	Jun	2026	Jan	Feb	Mar	Apr	May	Jun	
	✓							✓	✓					
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec	
2025	Jan	Feb	Mar	Apr	May	Jun	2025	Jan	Feb	Mar	Apr	May	Jun	
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec	
2024	Jan	Feb	Mar	Apr	May	Jun	2024	Jan	Feb	Mar	Apr	May	Jun	
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec	
2023	Jan	Feb	Mar	Apr	May	Jun	2023	Jan	Feb	Mar	Apr	May	Jun	
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec	
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	
	Paid on time							Paid on time						
	30	30 days past due						30	30 days past due					
	60	60 days past due						60	60 days past due					

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

Creditor information

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

Creditor information

JPMCB CARD
PO BOX 15369
WILMINGTON, DE 19850
[\(800\) 945-2000](#)

Account ID:
4331c84a414bdb66908bf48ae591699b

Account ID:
707de5c6d11359e9666c18eba79aaa93

CAPITAL ONE BANK
USA

Feb 9, 2026 **\$1,958.00**
● In good standing

Jan 12, 2026 **\$1,982.00**
● In good standing

Overview

You're currently using 98% of your account's limit.

Overview

You're currently using 99% of your account's limit.

Balance:	Credit limit:	Balance:	Credit limit:
\$1,958.00	\$2,000.00	\$1,982.00	\$2,000.00

Account details

Account Number	5291159209091959	Account Number	529115XXXXXX
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Account Status	Open	Account Status	Open
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Open Date	Dec 29, 2001	Open Date	Dec 29, 2001
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Last Activity	Feb 1, 2026	Last Activity	Jan 1, 2026
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Type	Credit Card	Type	Credit Card
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Responsibility	Individual	Responsibility	Individual
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Remarks	Credit Card	Remarks	This Is An Account In Good Standing
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Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
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Month's Reviewed	77	Month's Reviewed	84
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Term Source Type	Provided	Term Source Type	Provided
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High Balance	\$2,078.00	High Balance	\$2,078.00
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High Credit	\$2,000.00	High Credit	\$2,000.00
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Monthly Payment	\$59.00	Monthly Payment	\$63.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due		Amount Past Due	
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Payment history

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

2026	Jan	Feb	Mar	Apr	May	Jun	2026	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
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2025	Jan	Feb	Mar	Apr	May	Jun	2025	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
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2024	Jan	Feb	Mar	Apr	May	Jun	2024	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
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2023	Jan	Feb	Mar	Apr	May	Jun	2023	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
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2022	Jan	Feb	Mar	Apr	May	Jun	2022	Jan	Feb	Mar	Apr	May	Jun
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	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
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	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
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	Jan	Feb	Mar	Apr	May	Jun	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	2021	Jan	Feb	Mar	Apr	May
	Jul	Aug	Sep	Oct	Nov	Dec	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	Jul	Aug	Sep	Oct	Nov	Dec
2020	Jan	Feb	Mar	Apr	May	Jun	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	2020	Jan	Feb	Mar	Apr	May
	Jul	Aug	Sep	Oct	Nov	Dec	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	Jul	Aug	Sep	Oct	Nov	Dec
2019	Jan	Feb	Mar	Apr	May	N/A	2019	Jan	Feb	Mar	Apr	May
	Jul	Aug	Sep	Oct	N/A	N/A	2019	Jan	Feb	Mar	Apr	May
	N/A	N/A	N/A	✓	✓	✓	Jul	✓	✓	✓	✓	✓
✓	Paid on time						✓	Paid on time				
30	30 days past due						30	30 days past due				
60	60 days past due						60	60 days past due				
90	90 days past due						90	90 days past due				
120	120 days past due						120	120 days past due				
150	150 days past due						150	150 days past due				
BR	Bankruptcy						BR	Bankruptcy				
RF	Repossession or foreclosure						RF	Repossession or foreclosure				
CC	Collection or charge off						CC	Collection or charge off				
VS	Voluntary surrender						VS	Voluntary surrender				
N/A	No data available						N/A	No data available				

Creditor information

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

Creditor Information

CAPITAL ONE
PO BOX 31293
SALT LAKE CITY, UT 84131
[\(800\) 955-7070](tel:(800)955-7070)

Account ID:

Account ID:
f588f88cc477e01d2778366cf6af82e0

CAPITAL ONE BANK USA	Feb 9, 2026	\$518.00	Jan 12, 2026	\$0.00		
		● In good standing		● In good standing		
Overview		Overview				
You're currently using 104% of your account's limit.		You're currently using 0% of your account's limit.				
Balance: \$518.00	Credit limit: \$500.00	Balance: \$0.00	Credit limit: \$500.00			
Account details		Account details				
Account Number	4862367975566367	Account Number	486236XXXXXX			
Account Status	Open	Account Status	Open			
Open Date	Jan 15, 2005	Open Date	Jan 15, 2005			
Last Activity	Feb 1, 2026	Last Activity	Jan 1, 2026			
Type	Credit Card	Type	Credit Card			
Responsibility	Individual	Responsibility	Individual			
Remarks	Credit Card	Remarks	This Is An Account In Good Standing			
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0			
Month's Reviewed	99	Month's Reviewed	84			
Term Source Type	Provided	Term Source Type				
High Balance	\$649.00	High Balance	\$649.00			
High Credit	\$500.00	High Credit	\$500.00			
Monthly Payment	\$25.00	Monthly Payment	\$0.00			
Current Payment Status	As Agreed	Current Payment Status	As Agreed			
Amount Past Due		Amount Past Due				
Payment history		Payment history				
You've made 100% of reported payments for this account on time.		You've made 100% of reported payments for this account on time.				
We're showing the most recent 81 months available. <small>⚠ The credit bureau reviewed 99 months, but some older months aren't provided in detail.</small>		Payment history <small>You've made 100% of reported payments for this account on time.</small>				
2026 Jan Feb Mar Apr May Jun ✓ Jul Aug Sep Oct Nov Dec						

Month's Reviewed 99 Times 30/60/90 Days Late 0/0/0

Term Source Type Provided Month's Reviewed 84

High Balance \$2,569.00 Term Source Type Provided

High Credit \$2,800.00 High Balance \$2,569.00

Monthly Payment \$79.00 High Credit \$2,800.00

Current Payment Status As Agreed Monthly Payment \$79.00

Amount Past Due Current Payment Status As Agreed

Payment history Amount Past Due

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
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2025	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2024	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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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	30	30 days past due	30	30 days past due	30	30 days past due						
-----	-----	-----	-----	-----	-----	-----	----	------------------	----	------------------	----	------------------

N/A	60	60 days past due	60	60 days past due	60	60 days past due						
-----	-----	-----	-----	-----	-----	-----	----	------------------	----	------------------	----	------------------

N/A	90	90 days past due	90	90 days past due	90	90 days past due						
-----	-----	-----	-----	-----	-----	-----	----	------------------	----	------------------	----	------------------

N/A	120	120 days past due	120	120 days past due	120	120 days past due						
-----	-----	-----	-----	-----	-----	-----	-----	-------------------	-----	-------------------	-----	-------------------

N/A	150	150 days past due	150	150 days past due	150	150 days past due						
-----	-----	-----	-----	-----	-----	-----	-----	-------------------	-----	-------------------	-----	-------------------

N/A	BR	Bankruptcy	BR	Bankruptcy	BR	Bankruptcy						
-----	-----	-----	-----	-----	-----	-----	----	------------	----	------------	----	------------

N/A	RF	Repossession or foreclosure	RF	Repossession or foreclosure	RF	Repossession or foreclosure						
-----	-----	-----	-----	-----	-----	-----	----	-----------------------------	----	-----------------------------	----	-----------------------------

N/A	CC	Collection or charge off	CC	Collection or charge off	CC	Collection or charge off						
-----	-----	-----	-----	-----	-----	-----	----	--------------------------	----	--------------------------	----	--------------------------

N/A	VS	Voluntary surrender	VS	Voluntary surrender	VS	Voluntary surrender						
-----	-----	-----	-----	-----	-----	-----	----	---------------------	----	---------------------	----	---------------------

N/A	No data available	N/A	No data available	N/A	No data available							
-----	-----	-----	-----	-----	-----	-----	-----	-------------------	-----	-------------------	-----	-------------------

Creditor informationMERRICK BANK CORP
PO BOX 9201
OLD BETHPAGE, NY 11804
BYMAILONLYMERRICK BANK
PO BOX 9201 10705 S JORDAN GTW
OLD BETHPAGE, NY 118049001
(801) 545-6400Account ID:
01a0251521fe1d79edbc69c75da9f9c1Account ID:
170c7c0bb3a7ee3ff52cbf1ad92ce862SYNCB/SAMS CLUB  Feb 6, 2026 \$7,199.00 In good standing

Overview

You're currently using 97% of your account's limit.

Balance: \$7,199.00 Credit limit: \$7,400.00

Account details

Account Number	604599XXXXXX
Account Status	Open
Open Date	Oct 25, 2002
Last Activity	Feb 1, 2026
Type	Charge Account
Responsibility	Individual
Remarks	This Is An Account In Good Standing
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	84
Terms Count	0
Term Source Type	Provided
High Balance	\$7,282.00
High Credit	\$7,400.00
Monthly Payment	\$220.00
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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ 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/SAMS CLUB
PO BOX 71746
PHILADELPHIA, PA 19176
[\(800\) 964-1917](#)

Account ID:
d8d0d56ff0c1bcec8a20dfc3fada24d9

SYNCB/JC PENNEYS Feb 6, 2026 **\$2,701.00**
 In good standingFeb 6, 2026 **\$2,701.00**
 In good standing**Overview**

You're currently using 35% of your account's limit.

Balance:

\$2,701.00

Credit limit:

\$7,700.00

Account details

Account Number

6008891491128508

Account Number

600889XXXXXX

Account Status

Open

Open Date

Mar 28, 2002

Open Date

Mar 28, 2002

Last Activity

Feb 1, 2026

Last Activity

Feb 1, 2026

Type

Charge Account

Type

Charge Account

Responsibility

Individual

Responsibility

Individual

Remarks

Charge

Remarks

This Is An Account In Good Standing

Times 30/60/90 Days Late

0/0/0

Times 30/60/90 Days Late

0/0/0

Month's Reviewed

99

Month's Reviewed

84

Terms Count

0

Terms Count

0

Term Source Type

Provided

Term Source Type

Provided

High Balance

\$2,936.00

High Balance

\$2,936.00

High Credit

\$7,700.00

High Credit

\$7,700.00

Monthly Payment

\$93.00

Monthly Payment

\$93.00

Current Payment Status

As Agreed

Current Payment Status

As Agreed

Amount Past Due

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
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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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2013 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2013 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2012 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2012 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2011 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2011 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2010 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

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		Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A		✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun				Paid on time			
	N/A	N/A	N/A	N/A	N/A	N/A		30	30 days past due				
	Jul	Aug	Sep	Oct	Nov	Dec		60	60 days past due				
	N/A	N/A	N/A	N/A	N/A	N/A		90	90 days past due				
	✓	✓	✓	✓	✓	✓		120	120 days past due				
	30	30 days past due						150	150 days past due				
	60	60 days past due						BR	Bankruptcy				
	90	90 days past due						RF	Repossession or foreclosure				
	120	120 days past due						CC	Collection or charge off				
	150	150 days past due						VS	Voluntary surrender				
	BR	Bankruptcy						N/A	No data available				
	RF	Repossession or foreclosure											
	CC	Collection or charge off											
	VS	Voluntary surrender											
	N/A	No data available											

Creditor information

SYNCB/JCP

PO BOX 71746

PHILADELPHIA, PA 19176

(800) 542-0800

Creditor information

SYNCB/JC PENNEYS

PO BOX 71729

PHILADELPHIA, PA 191761729

(866) 396-8254

Account ID:

fa502142141b16a1a2a097d574b90633

Account ID:

141af793ce69ba263edbf6bf2577d002

COMENITYCAPITAL/ SEPHOR	Feb 5, 2026	\$1,687.00	Feb 5, 2026	\$1,687.00									
		● In good standing		● In good standing									
Overview		Overview											
You're currently using 96% of your account's limit.		You're currently using 96% of your account's limit.											
Balance: \$1,687.00	Credit limit: \$1,750.00	Balance: \$1,687.00	Credit limit: \$1,750.00										
Account details		Account details											
Account Number	4176010009506394	Account Number	417601XXXXXX										
Account Status	Open	Account Status	Open										
Open Date	Oct 28, 2023	Open Date	Oct 28, 2023										
Last Activity	Feb 1, 2026	Last Activity	Feb 1, 2026										
Type	Credit Card	Type	Credit Card										
Responsibility	Individual	Responsibility	Individual										
Remarks	Credit Card	Remarks	This Is An Account In Good Standing										
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0										
Month's Reviewed	27	Month's Reviewed	28										
Term Source Type	Provided	Term Source Type	Provided										
High Balance	\$1,800.00	High Balance	\$1,800.00										
High Credit	\$1,750.00	High Credit	\$1,750.00										
Monthly Payment	\$56.00	Monthly Payment	\$56.00										
Current Payment Status	As Agreed	Current Payment Status	As Agreed										
Amount Past Due		Amount Past Due											
Payment history		Payment history											
You've made 100% of reported payments for this account on time.		You've made 100% of reported payments for this account on time.											
2026	Jan	Feb	Mar	Apr	May	Jun	2026	Jan	Feb	Mar	Apr	May	Jun
	✓							✓	✓				
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun	2025	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2024	Jan	Feb	Mar	Apr	May	Jun	2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓

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

Creditor information

COMENITYCAPITAL/SEPH
PO BOX 182120
COLUMBUS, OH 432182120
[\(855\) 796-9632](#)

COMENITYCAPITAL/SEPHOR
PO BOX 182120
COLUMBUS, OH 43218

Account ID:
7ec0590d39ba0b5e73bfd7d805c851a0

Account ID:
75ab06f304d5bb077844c09fa646b29

THD/CBNA	⊖	Feb 4, 2026 \$1,802.00						Feb 4, 2026 \$1,802.00																									
		In good standing						In good standing																									
Overview												Overview																					
You're currently using 60% of your account's limit.												You're currently using 60% of your account's limit.																					
Balance:	\$1,802.00	Credit limit:	\$3,000.00	Balance:	\$1,802.00	Credit limit:	\$3,000.00	Balance:	\$1,802.00	Credit limit:	\$3,000.00	Balance:	\$1,802.00																				
Account details							Account details																										
Account Number	6035321092842109			Account Number	603532XXXXXX			Account Number	603532XXXXXX			Account Number	603532XXXXXX																				
Account Status	Open			Account Status	Open			Account Status	Open			Account Status	Open																				
Open Date	May 27, 2022			Open Date	May 27, 2022			Open Date	May 27, 2022			Open Date	May 27, 2022																				
Last Activity	Feb 1, 2026			Last Activity	Feb 1, 2026			Last Activity	Feb 1, 2026			Last Activity	Feb 1, 2026																				
Type	Charge Account			Type	Charge Account			Type	Charge Account			Type	Charge Account																				
Responsibility	Individual			Responsibility	Individual			Responsibility	Individual			Responsibility	Individual																				
Remarks	Charge			Remarks	Charge			Remarks	This Is An Account In Good Standing			Remarks	This Is An Account In Good Standing																				
Times 30/60/90 Days Late	0/0/0			Times 30/60/90 Days Late	0/0/0			Times 30/60/90 Days Late	0/0/0			Times 30/60/90 Days Late	0/0/0																				
Month's Reviewed	45			Month's Reviewed	45			Month's Reviewed	45			Month's Reviewed	45																				
Terms Count	0			Terms Count	0			Terms Count	0			Terms Count	0																				
Term Source Type	Provided			Term Source Type	Provided			Term Source Type	Provided			Term Source Type	Provided																				
High Balance	\$2,949.00			High Balance	\$2,949.00			High Balance	\$2,949.00			High Balance	\$2,949.00																				
High Credit	\$3,000.00			High Credit	\$3,000.00			High Credit	\$3,000.00			High Credit	\$3,000.00																				
Monthly Payment	\$41.00			Monthly Payment	\$41.00			Monthly Payment	\$41.00			Monthly Payment	\$41.00																				
Current Payment Status	As Agreed			Current Payment Status	As Agreed			Current Payment Status	As Agreed			Current Payment Status	As Agreed																				
Amount Past Due	Amount Past Due												Amount Past Due	Amount Past Due																			
Payment history														Payment history																			
You've made 100% of reported payments for this account on time.														You've made 100% of reported payments for this account on time.																			
2026	Jan	Feb	Mar	Apr	May	Jun	2026	Jan	Feb	Mar	Apr	May	Jun	2026	Jan	Feb	Mar	Apr	May	Jun													
	✓							✓	✓						✓	✓																	
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec													
2025	Jan	Feb	Mar	Apr	May	Jun	2025	Jan	Feb	Mar	Apr	May	Jun	2025	Jan	Feb	Mar	Apr	May	Jun													
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓													
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓													
2024	Jan	Feb	Mar	Apr	May	Jun	2024	Jan	Feb	Mar	Apr	May	Jun	2024	Jan	Feb	Mar	Apr	May	Jun													
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓													

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

Creditor information

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

Creditor information
THD/CBNA
PO BOX 6497
SIOUX FALLS, SD 57117
[\(800\) 950-5114](#)

Account ID:
7ef9a435562bd28baf6622a38f50f441

Account ID:
a93394bb60e06239f46fe7c8b26ff268

COMENITY BANK/LNBRYANT	Feb 4, 2026	\$52.00	Feb 4, 2026	\$52.00
		● In good standing		● In good standing
Overview			Overview	
You're currently using 9% of your account's limit.			You're currently using 9% of your account's limit.	
Balance: \$52.00		Credit limit: \$550.00	Balance: \$52.00	Credit limit: \$550.00
Account details			Account details	
Account Number	6978005003206715	Account Number	697800XXXXXX	
Account Status	Open	Account Status	Open	
Open Date	Nov 27, 2025	Open Date	Nov 27, 2025	
Last Activity	Feb 1, 2026	Last Activity	Feb 1, 2026	
Type	Charge Account	Type	Charge Account	
Responsibility	Individual	Responsibility	Individual	
Remarks	Charge	Remarks	This Is An Account In Good Standing	
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0	
Month's Reviewed	2	Month's Reviewed	3	
Terms Count	0	Terms Count	0	
Term Source Type	Provided	Term Source Type	Provided	
High Balance	\$75.00	High Balance	\$75.00	
High Credit	\$550.00	High Credit	\$550.00	
Monthly Payment	\$41.00	Monthly Payment	\$41.00	
Current Payment Status	As Agreed	Current Payment Status	As Agreed	
Amount Past Due		Amount Past Due		
Payment history		Payment history		
You've made 100% of reported payments for this account on time.		You've made 100% of reported payments for this account on time.		
2026 Jan Feb Mar Apr May Jun	✓	2026 Jan Feb Mar Apr May Jun	✓	
Jul Aug Sep Oct Nov Dec		Jul Aug Sep Oct Nov Dec		
2025 Jan Feb Mar Apr May Jun				

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

Creditor information

COMENITY BANK/LNBRYA
PO BOX 182789
COLUMBUS, OH 432182789
(855) 796-9632

Creditor information

COMENITY BANK/LNBRYANT
PO BOX 182789
COLUMBUS, OH 43218

Account ID:

Account ID:

SYNCB/PAYPAL	⊖	Feb 2, 2026	\$3,767.00 ● In good standing	Feb 2, 2026	\$3,767.00 ● In good standing
		Overview	Overview		
		You're currently using 96% of your account's limit.	You're currently using 96% of your account's limit.		
		<div style="width: 96%; background-color: #28a745; height: 10px;"></div>	<div style="width: 96%; background-color: #28a745; height: 10px;"></div>		
		Balance: \$3,767.00	Credit limit: \$3,910.00	Balance: \$3,767.00	Credit limit: \$3,910.00
		Account details	Account details		
		Account Number	6044192152166773	Account Number	604419XXXXXX
		Account Status	Open	Account Status	Open
		Open Date	Nov 27, 2015	Open Date	Nov 27, 2015
		Last Activity	Feb 1, 2026	Last Activity	Feb 1, 2026
		Type	Credit Card	Type	Credit Card
		Responsibility	Individual	Responsibility	Individual
		Remarks	Credit Card	Remarks	This Is An Account In Good Standing
		Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
		Month's Reviewed	99	Month's Reviewed	82
		Term Source Type	Provided	Term Source Type	Provided
		High Balance	\$3,950.00	High Balance	\$3,950.00
		High Credit	\$3,910.00	High Credit	\$3,910.00
		Monthly Payment	\$122.00	Monthly Payment	\$122.00
		Current Payment Status	As Agreed	Current Payment Status	As Agreed
		Amount Past Due		Amount Past Due	

Payment history

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

Payment history

We're showing the most recent 81 months available.

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

	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jan	Feb	Mar	Apr	May	Jun	2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	2021	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	2019	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓		✓	Paid on time				
	Jan	Feb	Mar	Apr	May	Jun	N/A	30	30 days past due				
	N/A	N/A	N/A	✓	✓	✓	N/A	60	60 days past due				
	✓	Paid on time					90	90 days past due					
	30	30 days past due					120	120 days past due					
	60	60 days past due					150	150 days past due					
	90	90 days past due					BR	Bankruptcy					
	120	120 days past due					RF	Repossession or foreclosure					
	150	150 days past due					CC	Collection or charge off					
	BR	Bankruptcy					VS	Voluntary surrender					
	RF	Repossession or foreclosure					N/A	No data available					
	CC	Collection or charge off											
	VS	Voluntary surrender											
	N/A	No data available											

Creditor information

SYNCB/PPC
PO BOX 71746
PHILADELPHIA, PA 19176

(844) 373-4961

Creditor information

SYNCB/PAYPAL
PO BOX 71727
PHILADELPHIA, PA 191761727
(844) 373-4961

Account ID:
6fc35f63b7396542d84199efffd336cd

Account ID:
b782c712e45e49a1b51120d6141aad94

APPLE CARD/GS BANK USA	⊖	Jan 31, 2026	\$3,439.00	Jan 31, 2026	\$3,439.00
Overview			Overview		
You're currently using 98% of your account's limit.			You're currently using 98% of your account's limit.		
Balance:	\$3,439.00	Credit limit:	\$3,500.00	Balance:	\$3,439.00
Account details		Account details		Account details	
Account Number	1200012067282872	Account Number	120001XXXXXX	Account Status	Open
Account Status	Open	Account Status	Open	Open Date	Jun 15, 2022
Last Activity	Jan 1, 2026	Last Activity	Jan 1, 2026	Open Date	Jun 15, 2022
Type	Credit Card	Type	Credit Card	Term Source Type	Provided
Responsibility	Individual	Responsibility	Individual	Remarks	This Is An Account In Good Standing
Remarks	Credit Card	Remarks	This Is An Account In Good Standing	Times 30/60/90 Days Late	0/0/0
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0	Month's Reviewed	43
Month's Reviewed	43	Month's Reviewed	44	Term Source Type	Provided
Term Source Type	Provided	Term Source Type	Provided	High Balance	\$3,495.00
High Balance	\$3,495.00	High Balance	\$3,495.00	High Credit	\$3,500.00
High Credit	\$3,500.00	High Credit	\$3,500.00	Monthly Payment	\$112.00
Monthly Payment	\$112.00	Monthly Payment	\$112.00	Current Payment Status	As Agreed
Current Payment Status	As Agreed	Current Payment Status	As Agreed	Amount Past Due	

Payment history						Amount Past Due					
You've made 100% of reported payments for this account on time.						Payment history					
2025 Jan Feb Mar Apr May Jun						2026 Jan Feb Mar Apr May Jun					
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024 Jan Feb Mar Apr May Jun						2025 Jan Feb Mar Apr May Jun					
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023 Jan Feb Mar Apr May Jun						2024 Jan Feb Mar Apr May Jun					
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022 Jan Feb Mar Apr May Jun						2023 Jan Feb Mar Apr May Jun					
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Paid on time						2022 Jan Feb Mar Apr May Jun					
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					✓	Paid on time				
BR	Bankruptcy					30	30 days past due				
RF	Repossession or foreclosure					60	60 days past due				
CC	Collection or charge off					90	90 days past due				
VS	Voluntary surrender					120	120 days past due				
N/A	No data available					150	150 days past due				
PD	Bankruptcy										

Creditor information

APPLE CARD - GS BANK
LOCKBOX 6112 PO BOX 7247 GOLDM
PHILADELPHIA, PA 191706112
(877) 255-5022

(877) 255-5923

VS Voluntary surrender
N/A No data available

Creditor information

APPLE CARD/GS BANK USA
LOCKBOX 6112 PO BOX 7247
PHILADELPHIA, PA 19170
(877) 255-5923

Account ID:

THD/CBNA	⊖	Jan 29, 2026	\$0.00 ● In good standing	Jan 29, 2026	\$0.00 ● In good standing
		Overview	Overview		
		You're currently using 0% of your account's limit.	You're currently using 0% of your account's limit.		
		Balance: \$0.00	Credit limit: \$5,000.00	Balance: \$0.00	Credit limit: \$5,000.00
		Account details	Account details		
		Account Number	6035320899767683	Account Number	603532XXXXXX
		Account Status	Open	Account Status	Open
		Open Date	Oct 25, 2019	Open Date	Oct 25, 2019
		Last Activity	Mar 1, 2024	Last Activity	Jan 1, 2026
		Type	Charge Account	Type	Charge Account
		Responsibility	Individual	Responsibility	Individual
		Remarks	Charge	Remarks	This Is An Account In Good Standing
		Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
		Month's Reviewed	75	Month's Reviewed	76
		Terms Count	0	Terms Count	0
		Term Source Type		Term Source Type	
		High Balance	\$5,207.00	Term Source Type	

High Credit \$5,000.00 High Balance \$5,207.00

Monthly Payment \$0.00 High Credit \$5,000.00

Current Payment Status As Agreed Monthly Payment \$0.00

Amount Past Due Current Payment Status As Agreed

Payment history Amount Past Due

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

2026 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

2025 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

2024 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

2023 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

2022 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

2021 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

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

2018 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

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

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

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

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

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

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

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

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

2013 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

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

2012 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2013 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2011 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2012 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2010 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2011 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2009 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2010 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2008 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2009 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2007 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2008 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2006 Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Account ID: THD/CBNA \$78.00 Jan 27, 2026 ● In good standing

Overview

You're currently using 22% of your account's limit.

Balance: \$78.00 Credit limit: \$350.00

Account details

COMENITY BANK/TORRID



Account ID: THD/CBNA \$78.00 Jan 27, 2026 ● In good standing

Overview

You're currently using 22% of your account's limit.

Balance: \$78.00 Credit limit: \$350.00

Account details

Account Number	5856379584629697	Account Number	585637XXXXXX
Account Status	Open	Account Status	Open
Open Date	Aug 10, 2022	Open Date	Aug 10, 2022
Last Activity	Jan 1, 2026	Last Activity	Jan 1, 2026
Type	Charge Account	Type	Charge Account
Responsibility	Individual	Responsibility	Individual
Remarks	Charge	Remarks	This Is An Account In Good Standing
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	41	Month's Reviewed	42
Terms Count	0	Terms Count	0
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$213.00	High Balance	\$213.00
High Credit	\$350.00	High Credit	\$350.00
Monthly Payment	\$37.00	Monthly Payment	\$37.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		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	2022	Jan	Feb	Mar	Apr	May	Jun
30 30 days past due		✓	✓	✓	✓	✓	✓
60 60 days past due		✓	✓	✓	✓	✓	✓
90 90 days past due		✓	✓	✓	✓	✓	✓

120 120 days past due	2022	Jan	Feb	Mar	Apr	May	Jun
150 150 days past due		✓	✓	✓	✓	✓	✓
BR Bankruptcy		✓	✓	✓	✓	✓	✓
RF Repossession or foreclosure		✓	✓	✓	✓	✓	✓

CC Collection or charge off	2022	Jan	Feb	Mar	Apr	May	Jun
VS Voluntary surrender		✓	✓	✓	✓	✓	✓
N/A No data available		✓	✓	✓	✓	✓	✓

Creditor information

COMENITY BANK/TORRID
PO BOX 182789
COLUMBUS, OH 432182789
(855) 796-9632

Account ID:	COMENITY BANK/TORRID
	PO BOX 182789
	COLUMBUS, OH 43218

Account ID:
d71c4bf9f0900db074193278eec9eb2

WEBBANK/ONEMAIN
/FIS

\$0.00
Jan 25, 2026
● In good standing

Overview

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

\$0.00
Jan 25, 2026
● In good standing

Overview

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

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

Account details		Account details	
Account Number	5494294860730689	Account Number	948607XXXXX
Account Status	Open	Account Status	Open
Open Date	Jul 6, 2025	Open Date	Jul 6, 2025
Last Activity	Dec 25, 2025	Last Activity	Jan 1, 2026
Type	Credit Card	Type	Credit Card
Responsibility	Individual	Responsibility	Individual
Remarks	Credit Card	Remarks	This Is An Account In Good Standing
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	6	Month's Reviewed	7
Term Source Type		Term Source Type	
High Balance	\$0.00	High Balance	
High Credit	\$500.00	High Credit	\$500.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		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

✓ 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

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

✓ 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

WEBBANK/ONEMAIN
PO BOX 3316
EVANSVILLE, IN 477320000
[\(866\) 207-9130](#)

Creditor information

WEBBANK/ONEMAIN/FIS
PO BOX 31535TA-74
TAMPA, FL 33631
[\(866\) 207-9130](#)

Account ID:
96e11401b66bd99499a0dd0b09723bb6

BESTBUY/CBNA ⊖

Jan 24, 2026 \$1,652.00

● In good standing

Jan 24, 2026 \$1,652.00

● In good standing

Overview

You're currently using 89% of your account's limit.

Account details

Account Number 4269380083690275 Account Number 426938XXXXXX

Account Status Open

Account Status Open

Balance: \$1,652.00

Credit limit: \$1,850.00

Credit limit: \$1,850.00

Open Date	Oct 15, 2024	Open Date	Oct 15, 2024
Last Activity	Jan 1, 2026	Last Activity	Jan 1, 2026
Type	Credit Card	Type	Credit Card
Responsibility	Individual	Responsibility	Individual
Remarks	Credit Card	Remarks	This Is An Account In Good Standing
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	15	Month's Reviewed	16
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$1,872.00	High Balance	\$1,872.00
High Credit	\$1,850.00	High Credit	\$1,850.00
Monthly Payment	\$34.00	Monthly Payment	\$34.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due	

Payment history

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

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

Creditor information

BESTBUY/CBNA
5800 SOUTH CORPORATE PLACE
SIOUX FALLS, SD 57108
(800) 950-5114

Creditor information

CBNA
50 NORTHWEST POINT ROAD
ELK GROVE VILLAGE, IL 60007

Account ID:
0552f2355a3ccf50203b1b65046aa748

COMENITYCAPITAL/ CARTER	Jan 23, 2026	\$0.00	Jan 23, 2026	\$0.00				
● In good standing		● In good standing						
Overview		Overview						
You're currently using 0% of your account's limit.		You're currently using 0% of your account's limit.						
Balance:	\$0.00	Credit limit:	\$750.00	Balance:	\$0.00	Credit limit:	\$750.00	
Account details		Account details			Account details		Account details	
Account Number	7788403027608057	Account Number	778840XXXXXX	Account Number	7788403027608057	Account Number	778840XXXXXX	
Account Status	Open	Account Status	Open	Account Status	Open	Account Status	Open	
Open Date	Sep 12, 2019	Open Date	Sep 12, 2019	Open Date	Sep 12, 2019	Open Date	Sep 12, 2019	
Last Activity	Nov 1, 2025	Last Activity	Jan 1, 2026	Last Activity	Nov 1, 2025	Last Activity	Jan 1, 2026	
Type	Charge Account	Type	Charge Account	Type	Charge Account	Type	Charge Account	

Responsibility	Individual	Responsibility	Individual
Remarks	Charge	Remarks	This Is An Account In Good Standing
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	76	Month's Reviewed	78
Terms Count	0	Terms Count	0
Term Source Type		Term Source Type	
High Balance	\$479.00	High Balance	\$479.00
High Credit	\$750.00	High Credit	\$750.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due	

Payment history

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

2025	Jan	Feb	Mar	Apr	May	Jun	2026	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2024	Jan	Feb	Mar	Apr	May	Jun	2025	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2023	Jan	Feb	Mar	Apr	May	Jun	2024	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2022	Jan	Feb	Mar	Apr	May	Jun	2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2021	Jan	Feb	Mar	Apr	May	Jun	2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun	2021	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun	2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	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

COMENITYCAPITAL/CART
PO BOX 182120
COLUMBUS, OH 43218
(855) 796-9632

Account ID:
080c96b15705186ac794c28f1612e51c

Payment history

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

2026	Jan	Feb	Mar	Apr	May	Jun	2025	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2024	Jan	Feb	Mar	Apr	May	Jun	2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2023	Jan	Feb	Mar	Apr	May	Jun	2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2022	Jan	Feb	Mar	Apr	May	Jun	2021	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2021	Jan	Feb	Mar	Apr	May	Jun	2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun	2019	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	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

COMENITYCAPITAL/CARTER
PO BOX 182120
COLUMBUS, OH 43218

Account ID:
e4dec9cf02db82786b7b227c13c2212c

Overview						Overview											
You're currently using 101% of your account's limit.						You're currently using 101% of your account's limit.											
Balance: \$4,143.00			Credit limit: \$4,100.00			Balance: \$4,143.00			Credit limit: \$4,100.00								
Account details						Account details											
Account Number			4100390654661681			Account Number			410039XXXXXX								
Account Status			Open			Account Status			Open								
Open Date			Feb 4, 2022			Open Date			Feb 4, 2022								
Last Activity			Jan 1, 2026			Last Activity			Jan 1, 2026								
Type			Credit Card			Type			Credit Card								
Responsibility			Individual			Responsibility			Individual								
Remarks						Remarks			This Is An Account In Good Standing								
Times 30/60/90 Days Late			0/0/0			Times 30/60/90 Days Late			0/0/0								
Month's Reviewed			47			Month's Reviewed			48								
Term Source Type			Provided			Term Source Type			Provided								
High Balance			\$4,155.00			High Balance			\$4,155.00								
High Credit			\$4,100.00			High Credit			\$4,100.00								
Monthly Payment			\$175.00			Monthly Payment			\$175.00								
Current Payment Status			As Agreed			Current Payment Status			As Agreed								
Amount Past Due						Amount Past Due											
Payment history						Payment history											
You've made 100% of reported payments for this account on time.						You've made 100% of reported payments for this account on time.											
2025	Jan	Feb	Mar	Apr	May	Jun	2026	Jan	Feb	Mar	Apr						
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓						
2024	Jul	Aug	Sep	Oct	Nov	Dec	2025	Jul	Aug	Sep	Oct						
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓						
2023	Jan	Feb	Mar	Apr	May	Jun	2024	Jan	Feb	Mar	Apr						
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓						
2022	Jul	Aug	Sep	Oct	Nov	Dec	2023	Jul	Aug	Sep	Oct						
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓						
Paid on time						Paid on time											
30 days past due						30 days past due											
60 days past due						60 days past due											
90 days past due						90 days past due											
120 days past due						120 days past due											
150 days past due						150 days past due											
BR Bankruptcy						BR Bankruptcy											
RF Repossession or foreclosure						RF Repossession or foreclosure											
CC Collection or charge off						CC Collection or charge off											
VS Voluntary surrender						VS Voluntary surrender											
N/A No data available						N/A No data available											

Creditor information

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

Account ID:

Account ID:

Creditor information

CITI
PO BOX 6190
SIOUX FALLS, SD 57117-0619
BY MAIL

CAPITAL ONE BANK
USA



\$0.00
Jul 12, 2021
● In good standing

Overview

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

Balance: \$0.00 Credit limit: \$2,000.00

Account details

Account Number 5291157339645207

Account Status Open

Open Date Dec 29, 2001

Last Activity Jul 1, 2021

Type Credit Card

Responsibility Individual

Remarks Credit Card

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

Month's Reviewed 99

Term Source Type Provided

High Balance \$2,047.00

High Credit \$2,000.00

Monthly Payment \$58.00

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.

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	✓
2018	Jan	Feb	Mar	Apr	May	Jun	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
2016	Jan	Feb	Mar	Apr	May	Jun	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
2014	Jan	Feb	Mar	Apr	May	Jun						

✓ Paid on time

30 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

Creditor information

CAPITAL ONE BANK USA
PO BOX 31293
SALT LAKE CITY, UT 841311293
[\(800\) 955-7070](tel:(800)955-7070)

Account ID:
2f1d291cab22ed02bea29e233129089d

CITICARDS CBNA (1)

Feb 9, 2026 **\$7,323.00**
Closed Feb 9, 2026 **\$7,323.00**
Closed

Overview

You're currently using 98% of your account's limit.

Balance:	Credit limit:
\$7,323.00	\$7,500.00

Account details

Account Number	5424181378682541	Account Number	542418XXXXXX
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Account Status	Closed	Account Status	Closed
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Open Date	Dec 24, 2021	Open Date	Dec 24, 2021
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Last Activity	Jan 1, 2026	Last Activity	Feb 1, 2026
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Type	Credit Card	Type	Credit Card
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Responsibility	Individual	Responsibility	Individual
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Remarks	Account Closed By Credit Grantor	This Is An Account In Good Standing, Account Closed At Credit Grantor's Request
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Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
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Month's Reviewed	50	Month's Reviewed	50
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Term Source Type	Provided	Term Source Type	Provided
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High Balance	\$7,569.00	High Balance	\$7,569.00
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High Credit	\$7,500.00	High Credit	\$7,500.00
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Monthly Payment	\$250.00	Monthly Payment	\$250.00
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Current Payment Status	As Agreed	Current Payment Status	As Agreed
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Amount Past Due	Current Payment Status
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Payment history	Amount Past Due
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You've made 100% of reported payments for this account on time.

2026 Jan Feb Mar Apr May Jun	2026 Jan Feb Mar Apr May Jun
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Jul Aug Sep Oct Nov Dec	Jul Aug Sep Oct Nov Dec
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2025 Jan Feb Mar Apr May Jun	2025 Jan Feb Mar Apr May Jun
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Jul Aug Sep Oct Nov Dec	Jul Aug Sep Oct Nov Dec
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2024 Jan Feb Mar Apr May Jun	2024 Jan Feb Mar Apr May Jun
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Jul Aug Sep Oct Nov Dec	Jul Aug Sep Oct Nov Dec
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2023 Jan Feb Mar Apr May Jun	2023 Jan Feb Mar Apr May Jun
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Jul Aug Sep Oct Nov Dec	Jul Aug Sep Oct Nov Dec
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2022 Jan Feb Mar Apr May Jun	2022 Jan Feb Mar Apr May Jun
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Jul Aug Sep Oct Nov Dec	Jul Aug Sep Oct Nov Dec
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2021	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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											
N/A	No data available											

Creditor information

CITICARDS CBNA
PO BOX 6241
SIOUX FALLS, SD 57117
(800) 950-5114

Account ID:
12da02a6ab983fbec7376fef3969f473

Account ID:
f2fd0d602a1de0f2b2f236f6f48c706b

CAP1/KOHL'S DEPT
STORE

\$1,615.00
Closed

Overview

You're currently using 81% of your account's limit.

Balance: \$1,615.00 Credit limit: \$2,000.00

Account details

Account Number 639305XXXXXX

Account Status Closed

Open Date Jul 5, 2002

Last Activity Dec 1, 2025

Type Charge Account

Responsibility Individual

This Is An Account In Good Standing, Account Closed At Credit Grantor's Request

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

Month's Reviewed 84

Terms Count 0

Term Source Type Provided

High Balance \$2,090.00

High Credit \$2,000.00

Monthly Payment \$53.00

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
	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓
	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓
	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓
✓ 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

CAP1/KOHL'S DEPT STORE
PO BOX 31293
SALT LAKE CITY, UT 84131
[\(800\) 955-7070](tel:(800)955-7070)

Account ID:
ebc61523cd1d7b415f3d717f310b179

COMENITY BANK/LNBRYANT	⊖	Sep 12, 2025	\$0.00	Aug 13, 2025	\$0.00
Overview			Overview		
You're currently using 0% of your account's limit.			You're currently using 0% of your account's limit.		
Balance:	Credit limit:	\$0.00	Balance:	\$0.00	Credit limit: \$3,480.00
Account details			Account details		
Account Number	6978000069371602	Account Number	697800XXXXXX		
Account Status	Closed	Account Status	Closed		
Open Date	Sep 21, 2004	Open Date	Sep 21, 2004		
Last Activity	Nov 1, 2023	Last Activity	Aug 1, 2025		
Type	Charge Account	Type	Charge Account		
Responsibility	Individual	Responsibility	Individual		
Remarks	Closed Or Paid Account/zero Balance	Remarks	Account Closed At Credit Grantor's Request		
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0		
Month's Reviewed	99	Month's Reviewed	84		
Terms Count	0	Terms Count	0		
Term Source Type		Term Source Type			
High Balance	\$1,833.00	High Balance	\$1,833.00		
High Credit	\$3,480.00	High Credit	\$3,480.00		
Monthly Payment	\$0.00	Monthly Payment	\$0.00		

Creditor information

COMENITY BANK/LNBRYA
PO BOX 182789
COLUMBUS, OH 432182789
(855) 796-9632

Account ID:
c8ed53e8e93f4c2883a57c436c90c0b2

COMENITY BANK/ROOMPLCE	⊖	Feb 14, 2025	\$0.00 Closed	Jan 17, 2025	\$0.00 Closed
Overview			Overview		
You're currently using 0% of your account's limit.			You're currently using 0% of your account's limit.		
Balance: \$0.00	Credit limit: \$1,500.00	Balance: \$0.00	Credit limit: \$1,500.00	Account details	
Account details			Account details		

Account Number	5856370680092393	Account Number	585637XXXXXX										
Account Status	Closed	Account Status	Closed										
Open Date	Oct 17, 2023	Open Date	Oct 17, 2023										
Last Activity	Jan 14, 2025	Last Activity	Jan 1, 2025										
Type	Charge Account	Type	Charge Account										
Responsibility	Individual	Responsibility	Individual										
Remarks	Closed Or Paid Account/zero Balance	Remarks	Account Closed At Credit Grantor's Request										
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0										
Month's Reviewed	15	Month's Reviewed	15										
Terms Count	0	Terms Count	0										
Term Source Type		Term Source Type											
High Balance	\$0.00	High Balance											
High Credit	\$1,500.00	High Credit	\$1,500.00										
Monthly Payment	\$0.00	Monthly Payment	\$0.00										
Current Payment Status	As Agreed	Current Payment Status	As Agreed										
Amount Past Due		Amount Past Due											
Payment history		Payment history											
You've made 100% of reported payments for this account on time.		You've made 100% of reported payments for this account on time.											
2025	Jan ✓	Feb	Mar	Apr	May	Jun	2025	Jan ✓	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec		Jul	Aug	Sep	Oct	Nov	Dec
2024	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	2024	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
2023	Jan	Feb	Mar	Apr	May	Jun	2023	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct N/A	Nov ✓	Dec ✓		Jul	Aug	Sep	Oct	Nov ✓	Dec ✓
✓ Paid on time		✓ Paid on time											
30 30 days past due		30 30 days past due											
60 60 days past due		60 60 days past due											
90 90 days past due		90 90 days past due											
120 120 days past due		120 120 days past due											
150 150 days past due		150 150 days past due											
BR Bankruptcy		BR Bankruptcy											
RF Repossession or foreclosure		RF Repossession or foreclosure											
CC Collection or charge off		CC Collection or charge off											
VS Voluntary surrender		VS Voluntary surrender											
N/A No data available		N/A No data available											

Creditor information	Creditor information
COMENITYBANK/ROOMPLA PO BOX 182789 COLUMBUS, OH 432182789 (855) 796-9632	COMENITY BANK/ROOMPLCE PO BOX 182789 COLUMBUS, OH 43218
Account ID: e4751003f251e6cf8cad195b9b1a76dd	Account ID: ef211439dc9b71cd15576b2cf4458d

SYNCB/ ZULILY	⊖	Apr 18, 2024	\$0.00	Jan 23, 2024	\$0.00
Overview		Overview			
You're currently using 0% of your account's limit.		You're currently using 0% of your account's limit.			
Balance: \$0.00	Credit limit: \$1,024.00	Balance: \$0.00	Credit limit: \$1,024.00		
Account details		Account details			
Account Number	6044131001916541	Account Number	604413XXXXXX		
Account Status	Closed	Account Status	Closed		

Open Date	Aug 25, 2019	Open Date	Aug 25, 2019
Last Activity	Apr 1, 2023	Last Activity	Jan 1, 2024
Type	Charge Account	Type	Charge Account
Responsibility	Individual	Responsibility	Individual
Remarks	Closed Or Paid Account/zero Balance	Remarks	
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	56	Month's Reviewed	54
Terms Count	0	Terms Count	0
Term Source Type		Term Source Type	
High Balance	\$146.00	High Balance	\$146.00
High Credit	\$1,024.00	High Credit	\$1,024.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due	

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

2024	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2023	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2022	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2021	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2020	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2019	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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	Jul	Aug	Sep	Oct	Nov	Dec	Jul	Aug	Sep	Oct	Nov	Dec
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	N/A	N/A					Jul	Aug	Sep	Oct	Nov	Dec
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							Jul	Aug	Sep	Oct	Nov	Dec
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							Jul	Aug	Sep	Oct	Nov	Dec
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							Jul	Aug	Sep	Oct	Nov	Dec
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							Jul	Aug	Sep	Oct	Nov	Dec
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							Jul	Aug	Sep	Oct	Nov	Dec
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							Jul	Aug	Sep	Oct	Nov	Dec
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							Jul	Aug	Sep	Oct	Nov	Dec
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							Jul	Aug	Sep	Oct	Nov	Dec
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							Jul	Aug	Sep	Oct	Nov	Dec
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							Jul	Aug	Sep	Oct	Nov	Dec
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							Jul	Aug	Sep	Oct	Nov	Dec
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You're currently using 0% of your account's limit.

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

Balance: \$0.00 Credit limit: \$3,600.00 Balance: \$0.00 Credit limit: \$3,600.00

Account details **Account details**

Account Number 5856370694289373 Account Number 585637XXXXXX

Account Status Closed Account Status Closed

Open Date Jun 16, 2022 Open Date Jun 16, 2022

Last Activity Aug 15, 2023 Last Activity Aug 1, 2023

Type Charge Account Type Charge Account

Responsibility Individual Responsibility Individual

Remarks Closed Or Paid Account/zero Balance Remarks Account Closed At Credit Grantor's Request

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

Month's Reviewed 15 Month's Reviewed 15

Terms Count 0 Terms Count 0

Term Source Type Term Source Type

High Balance \$0.00 High Balance

High Credit \$3,600.00 High Credit \$3,600.00

Monthly Payment \$0.00 Monthly Payment \$0.00

Current Payment Status As Agreed Current Payment Status As Agreed

Amount Past Due Amount Past Due

Payment history **Payment history**

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

2023	Jan	Feb	Mar	Apr	May	Jun	2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	✓	✓	Sep	Oct	Nov	Dec		✓	✓	Sep	Oct	Nov	Dec
2022	Jan	Feb	Mar	Apr	May	Jun	2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
	✓	✓	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓

✓ Paid on time ✓ Paid on time

30 30 days past due 30 30 days past due

60 60 days past due 60 60 days past due

90 90 days past due 90 90 days past due

120 120 days past due 120 120 days past due

150 150 days past due 150 150 days past due

BR Bankruptcy BR Bankruptcy

RF Repossession or foreclosure RF Repossession or foreclosure

CC Collection or charge off CC Collection or charge off

VS Voluntary surrender VS Voluntary surrender

N/A No data available N/A No data available

Creditor information **Creditor information**

COMENITYBANK/ROOMPLA
PO BOX 182789
COLUMBUS, OH 432182789
[\(855\) 796-9632](#)

Account ID: 1a778c9c283d9d8060696047b4bb1f08

COMENITYCAPITAL/
FLRDEC

Sep 7, 2023 \$0.00 Aug 8, 2023 \$0.00
Closed Closed

Overview **Overview**

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

Balance: \$0.00 Credit limit: \$2,500.00 Balance: \$0.00 Credit limit: \$2,500.00

Account details **Account details**

Account Number	7788400093242696	Account Number	778840XXXXXX											
Account Status	Closed	Account Status	Closed											
Open Date	Jun 4, 2022	Open Date	Jun 4, 2022											
Last Activity	Aug 7, 2023	Last Activity	Aug 1, 2023											
Type	Charge Account	Type	Charge Account											
Responsibility	Individual	Responsibility	Individual											
Remarks	Closed Or Paid Account/zero Balance	Remarks	Account Closed At Credit Grantor's Request											
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0											
Month's Reviewed	15	Month's Reviewed	15											
Terms Count	0	Terms Count	0											
Term Source Type		Term Source Type												
High Balance	\$0.00	High Balance												
High Credit	\$2,500.00	High Credit	\$2,500.00											
Monthly Payment	\$0.00	Monthly Payment	\$0.00											
Current Payment Status	As Agreed	Current Payment Status	As Agreed											
Amount Past Due		Amount Past Due												
Payment history		Payment history												
You've made 100% of reported payments for this account on time.		You've made 100% of reported payments for this account on time.												
2023	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	2023	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓	
	Jul ✓	Aug ✓	Sep	Oct	Nov	Dec		Jul ✓	Aug ✓	Sep	Oct	Nov	Dec	
2022	Jan ✓	Feb	Mar	Apr	May	Jun ✓	2022	Jan ✓	Feb	Mar	Apr	May	Jun ✓	
	Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓	
	✓	Paid on time		✓	Paid on time			✓	30	30 days past due		✓	30	30 days past due
		60	60 days past due			90	90 days past due			60	60 days past due		90	90 days past due
		120	120 days past due			150	150 days past due			120	120 days past due		150	150 days past due
		BR	Bankruptcy			RF	Repossession or foreclosure			BR	Bankruptcy		RF	Repossession or foreclosure
		CC	Collection or charge off			VS	Voluntary surrender			CC	Collection or charge off		VS	Voluntary surrender
		N/A	No data available			N/A	No data available			N/A	No data available		N/A	No data available

Creditor information	Creditor information
COMENITYCAPITAL/FLOO PO BOX 182120 COLUMBUS, OH 432182120 (855) 796-9632	COMENITYCAPITAL/FLRDEC PO BOX 182120 COLUMBUS, OH 43218
	Account ID: 9971ee3233c2fd0af2a1d27517fe5a74
Account ID: fbf577f03c2d12de72c877a41e34f137	

COMENITYBK/FULLBEAUTY	Nov 10, 2018	\$0.00 Closed	Nov 7, 2018	\$0.00 Closed
Overview		Overview		
You're currently using 0% of your account's limit.		You're currently using 0% of your account's limit.		
Balance: \$0.00	Credit limit: \$500.00	Balance: \$0.00	Credit limit: \$500.00	
Account details		Account details		
Account Number	414487541	Account Number	4XXXX	
Account Status	Closed	Account Status	Closed	
Open Date	Dec 19, 2015	Open Date	Dec 19, 2015	
Last Activity	Nov 10, 2015	Last Activity	Nov 1, 2018	

Type	Charge Account	Type	Charge Account
Responsibility	Individual	Responsibility	Individual
Remarks	Closed Or Paid Account/zero Balance	Remarks	Account Closed At Credit Grantor's Request

Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	34	Month's Reviewed	35
Terms Count	0	Terms Count	0
Term Source Type		Term Source Type	
High Balance	\$0.00	High Balance	
High Credit	\$500.00	High Credit	\$500.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Current Payment Status	As Agreed	Current Payment Status	As Agreed
Amount Past Due		Amount Past Due	

Payment history												Payment history													
2018	Jan	Feb	Mar	Apr	May	Jun	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	N/A	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	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	Paid on time										
														✓	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											
Creditor information						Creditor information					
COMENITYBANK/FULLBEAUTY						COMENITYBK/FULLBEAUTY					
PO BOX 182789						PO BOX 182789					
COLUMBUS, OH 43218						COLUMBUS, OH 43218					
(855) 796-9632						Account ID:					
						f2907defba2400854eff14f98ec02007					

Account ID:
8a80e5ed15dcfb0075225a267bfa1696

COMENITY BANK/FASHBUG	⊖	Sep 8, 2018	\$0.00 Closed	Sep 1, 2018	\$0.00 Closed
Overview			Overview		
You're currently using 0% of your account's limit.			You're currently using 0% of your account's limit.		
Balance: \$0.00			Credit limit: \$400.00		
Account details			Account details		
Account Number 6004668069314570			Account Number 600466XXXXXX		
Account Status Closed			Account Status Closed		
Open Date May 14, 2011			Open Date May 14, 2011		
Last Activity May 1, 2012			Last Activity Sep 1, 2018		
Type			Charge Account		

Responsibility	Individual	Responsibility	Individual										
Remarks	Closed Or Paid Account/zero Balance	Remarks	Account Closed At Credit Grantor's Request										
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0										
Month's Reviewed	47	Month's Reviewed	84										
Terms Count	0	Terms Count	0										
Term Source Type		Term Source Type											
High Balance	\$85.00	High Balance	\$85.00										
High Credit	\$400.00	High Credit	\$400.00										
Monthly Payment	\$0.00	Monthly Payment	\$0.00										
Current Payment Status	As Agreed	Current Payment Status	As Agreed										
Amount Past Due		Amount Past Due											
Payment history													
2018	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A	You've made 100% of reported payments for this account on time.						
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A	2018	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
2017	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A		Jul ✓	Aug ✓	Sep ✓	Oct N/A	Nov N/A	Dec N/A
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A	2017	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
2016	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A	2016	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
2015	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A	2015	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
2014	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A	2014	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May ✓	Jun ✓
2013	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A		Jul ✓	Aug ✓	Sep ✓	Oct ✓	Nov ✓	Dec ✓
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A	2013	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A
2012	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A		Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A	2012	Jan ✓	Feb ✓	Mar ✓	Apr ✓	May ✓	Jun ✓
2011	Jan N/A	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun N/A		Jul ✓	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A
	Jul N/A	Aug N/A	Sep N/A	Oct N/A	Nov N/A	Dec N/A	2011	Jan ✓	Feb N/A	Mar N/A	Apr N/A	May N/A	Jun 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							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

COMENITYBANK/FASHBUG
PO BOX 182789
COLUMBUS, OH 432182789
[\(855\) 796-9632](tel:(855)796-9632)

Creditor information
COMENITY BANK/FASHBUG
PO BOX 182789
COLUMBUS, OH 43218

Account ID:
5d26df45201fb46d9777b62cedcaa892

Account ID:
3bfa3e8b891c30c18bb779766a8bc144

Total count

0

1

2

WFBNA HL



Feb 10, 2026

\$42,733.00

● In good standing

Overview

You have 49% left to pay on this loan.

Balance: \$42,733.00 Highest balance: \$87,875.00

Account details

Account Number 708048XXXXXX

Account Status Open

Open Date Mar 19, 2004

Last Activity Feb 1, 2026

Type Conventional Real Estate Mortgage

Responsibility Joint Contractual Liability

Remarks This Is An Account In Good Standing

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

Month's Reviewed 84

Terms Count 360

Term Source Type Provided

High Balance \$87,875.00

High Credit \$87,875.00

Monthly Payment \$928.00

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

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

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

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

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

	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

WFBNA HL
PO BOX 10335
DES MOINES, IA 50306
(800) 416-1472

Account ID:

	N/A	N/A	N/A				2020	Jan	Feb	Mar	Apr	May				
2018	Jan	Feb	Mar	Apr	May	Jun		✓	✓	✓	✓	✓				
	N/A	N/A	N/A	N/A	N/A	N/A		Jul	Aug	Sep	Oct	Nov				
	Jul	Aug	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓				
	N/A	N/A	N/A	N/A	N/A	N/A		2019	Jan	Feb	Mar	Apr				
2017	Jan	Feb	Mar	Apr	May	Jun		✓	✓	✓	✓	✓				
	N/A	N/A	N/A	N/A	N/A	N/A		Jul	Aug	Sep	Oct	Nov				
	Jul	Aug	Sep	Oct	Nov	Dec		✓	✓	✓	✓	✓				
	N/A	N/A	N/A	N/A	N/A	N/A		✓	Paid on time							
2016	Jan	Feb	Mar	Apr	May	Jun		30	30 days past due							
	Jul	Aug	Sep	Oct	Nov	Dec		60	60 days past due							
						N/A		90	90 days past due							
								120	120 days past due							
✓ Paid on time								150	150 days past due							
30 30 days past due								BR	Bankruptcy							
60 60 days past due								RF	Repossession or foreclosure							
90 90 days past due								CC	Collection or charge off							
120 120 days past due								VS	Voluntary surrender							
150 150 days past due								N/A	No data available							
BR Bankruptcy								Creditor information								
RF Repossession or foreclosure								ONEMAIN								
CC Collection or charge off								PO BOX 1010								
VS Voluntary surrender								EVANSVILLE, IN 47706								
N/A No data available								(844) 298-9773								

Creditor information

ONEMAIN
601 NW 2ND ST
EVANSVILLE, IN 477061010
(844) 298-9773

Account ID:

Other

Total count	0	1	3			
HY CITE CORPORATION	(	Jan 31, 2022	\$0.00  In good standing			
Overview						
You have 0% left to pay on this loan.						
Balance:	\$0.00	Highest balance:	\$1,042.00			
Account details						
Account Number	24971407					
Account Status	Open					
Open Date	Aug 27, 2020					
Last Activity	Jan 1, 2022					
Type	Installment Sales Contract					
Responsibility	Individual					
Remarks						
Times 30/60/90 Days Late	0/0/0					
Month's Reviewed	15					
Terms Count	0					
Term Source Type	Provided					
High Balance	\$1,042.00					
High Credit	\$703.00					
Monthly Payment	\$55.00					
Current Payment Status	As Agreed					
Amount Past Due						
Payment history						

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

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
	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

HY CITE CORPORATION
340 COYIER LN
MADISON, WI 537132151
[\(608\) 273-3373](#)

Account ID:
6f934cff9101d52def690a521854ed2

AFFIRM INC



Sep 15, 2025

\$0.00

Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$93.00

Account details

Account Number GMV8MBXX

Account Status Closed

Open Date Jul 21, 2025

Last Activity Sep 1, 2025

Type Unsecured

Responsibility Individual

Remarks

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

Month's Reviewed 3

Terms Count 2

Term Source Type Provided

High Balance \$93.00

High Credit \$93.00

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

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

AFFIRM INC
650 CALIFORNIA ST FL 12
SAN FRANCISCO, CA 94108
[\(855\) 423-3729](#)

Account ID:
ff56d315224a890c77aa6356e6a44a1

AFFIRM INC



Sep 8, 2025 **\$0.00**
Closed

Overview

You have 0% left to pay on this loan.

Balance: **\$0.00** Highest balance: **\$58.00**

Account details

Account Number	W62752XX
Account Status	Closed
Open Date	Jul 14, 2025
Last Activity	Sep 1, 2025
Type	Unsecured
Responsibility	Individual
Remarks	
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	3
Terms Count	2
Term Source Type	Provided
High Balance	\$58.00
High Credit	\$58.00
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

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

AFFIRM INC
650 CALIFORNIA ST FL 12
SAN FRANCISCO, CA 94108
[\(855\) 423-3729](#)

Account ID:
42f75730ec6d17ad191d02b0f1b67865

AFFIRM INC

\$0.00
May 7, 2025
Closed

Overview

You have 0% left to pay on this loan.

Balance: **\$0.00** Highest balance: **\$35.00**

Account details

Account Number **VCREBTXX**
Account Status **Closed**
Open Date **Apr 7, 2025**
Last Activity **May 1, 2025**
Type **Unsecured**
Responsibility **Individual**
Remarks
Times 30/60/90 Days Late **0/0/0**
Month's Reviewed **2**
Terms Count **1**
Term Source Type **Provided**
High Balance **\$35.00**
High Credit **\$35.00**
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
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

AFFIRM INC
650 CALIFORNIA ST FL 12
SAN FRANCISCO, CA 94108
[\(855\) 423-3729](#)

Account ID:
b976f2970be1db850885b2910c98776a

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	3	12
Hide Details	⊖	COMENITY BANK/LNBRYA Nov 27, 2025 Clothing	COMENITY BANK/LNBRYA Nov 27, 2025 Clothing
		Creditor information COMENITY BANK/LNBRYA 3100 EASTON SQUARE PL COLUMBUS, OH 432191543	Creditor information WAYMC/CBNA Nov 27, 2025 Banking
Hide Details	⊖	WAYMC/CBNA Nov 27, 2025 Banking	WAYMC/CBNA Nov 27, 2025 Banking
		Creditor information WAYMC/CBNA PO BOX 6497 SIOUX FALLS, SD 57117	Creditor information CITI CARDS CBNA Nov 25, 2025 Banking
Hide Details	⊖	CITI CARDS CBNA Nov 25, 2025 Banking	CITI CARDS CBNA Nov 25, 2025 Banking
		Creditor information CITI CARDS CBNA PO BOX 6000 SIOUX FALLS, SD 57117	Creditor information WEBBANK/ONEMAIN/EQUIFA Jul 6, 2025 Banking
Hide Details	⊖	WEBBANK/ONEMAIN/EQUIFA Jul 6, 2025 Banking	WEBBANK/ONEMAIN/EQUIFA Jul 6, 2025 Banking
		Creditor information WEBBANK/ONEMAIN/EQUIFA PO BOX 981037 BOSTON, MA 02298	Creditor information CAPITAL ONE BANK USA Jul 5, 2025 Banking
Hide Details	⊖	CAPITAL ONE BANK USA Jul 5, 2025 Banking	CAPITAL ONE BANK USA Jul 5, 2025 Banking
		Creditor information CAPITAL ONE BANK USA 15000 CAPITAL ONE DR RICHMOND, VA 232381119	Creditor information CAP ONE NA Jul 5, 2025 Banking
Hide Details	⊖	CAP ONE NA Jul 5, 2025 Banking	CAP ONE NA Jul 5, 2025 Banking
		Creditor information CAP ONE NA PO BOX 30281 SALT LAKE CITY, UT 84130	Creditor information SYNCB/LOWES Jul 4, 2025 Finance
Hide Details	⊖	SYNCB/LOWES Jul 4, 2025 Finance	SYNCB/LOWES Jul 4, 2025 Finance
		Creditor information SYNCB/LOWES PO BOX 71746 PHILADELPHIA, PA 19176	Creditor information COMENITYCAPITAL/ROSSMC Jul 2, 2025 Banking
Hide Details	⊖	COMENITYCAPITAL/ROSSMC Jul 2, 2025 Banking	COMENITYCAPITAL/ROSSMC Jul 2, 2025 Banking

Creditor information

COMENITYCAPITAL/ROSSMC
PO BOX 182120
COLUMBUS, OH 43218

Hide Details ⊖

May 29, 2025

CITI CARDS CBNA
Banking

Creditor information

CITI CARDS CBNA
PO BOX 6000
SIOUX FALLS, SD 57117

Hide Details ⊖

Jan 18, 2025

BK OF AMER
Banking

Creditor information

BK OF AMER
PO BOX 982238
EL PASO, TX 79998

Hide Details ⊖

Oct 15, 2024

CITIBANK NA., BEST BUY
Banking

Creditor information

CITIBANK NA., BEST BUY
5800 S CORPORATE PL
SIOUX FALLS, SD 57108

Hide Details ⊖

May 25, 2024

CITIBANK NA., BEST BUY
Banking

Creditor information

CITIBANK NA., BEST BUY
5800 S CORPORATE PL
SIOUX FALLS, SD 57108

Hide Details ⊖

Feb 23, 2024

CAPITAL ONE BANK USA
Banking

Creditor information

CAPITAL ONE BANK USA
15000 CAPITAL ONE DR
RICHMOND, VA 232381119

Hide Details ⊖

Feb 23, 2024

CAP ONE NA
Banking

Creditor information

CAP ONE NA
PO BOX 30281
SALT LAKE CITY, UT 84130

Hide Details ⊖

Feb 23, 2024

CITI CARDS CBNA
Banking

Creditor information

CITI CARDS CBNA
PO BOX 6000
SIOUX FALLS, SD 57117

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



Total count

Not available



Clean slate!

You have no collections



Clean slate!

You have no collections

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



Clean slate!

You have no public records

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
AFFIRM INC	650 CALIFORNIA ST FL 12, SAN FRANCISCO, CA 94108	(855) 423-3729
APPLE CARD/GS BANK USA	LOCKBOX 6112 PO BOX 7247, PHILADELPHIA, PA 19170	(877) 255-5923
BESTBUY/CBNA	50 NORTHWEST POINT ROAD, ELK GROVE VILLAGE, IL 60007	Unavailable
CAP1/KOHL'S DEPT STORE	PO BOX 31293, SALT LAKE CITY, UT 84131	(800) 955-7070
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 84131	(800) 955-7070
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 84131-1293	(800) 955-7070
CITICARDS CBNA	PO BOX 6241, SIOUX FALLS, SD 57117	(800) 950-5114
CITICARDS CBNA	PO BOX 6190, SIOUX FALLS, SD 57117	BY MAIL
COMENITY BANK/FASHBUG	PO BOX 182789, COLUMBUS, OH 43218	Unavailable
COMENITY BANK/LNBRYANT	PO BOX 182789, COLUMBUS, OH 43218	Unavailable
COMENITY BANK/ROOMPLCE	PO BOX 182789, COLUMBUS, OH 43218	Unavailable
COMENITY BANK/TORRID	PO BOX 182789, COLUMBUS, OH 43218	Unavailable
COMENITYBK/FULLBEAUTY	PO BOX 182789, COLUMBUS, OH 43218	Unavailable
COMENITYCAPITAL/CARTER	PO BOX 182120, COLUMBUS, OH 43218	Unavailable
COMENITYCAPITAL/FLRDEC	PO BOX 182120, COLUMBUS, OH 43218	Unavailable
COMENITYCAPITAL/SEPHOR	PO BOX 182120, COLUMBUS, OH 43218	Unavailable
COMMERCIAL BANK	PO BOX 411036, KANSAS CITY, MO 64141	Unavailable
HY CITE CORPORATION	340 COYIER LN, MADISON, WI 53713-2151	(608) 273-3373
JPMCB CARD SERVICES	PO BOX 15369, WILMINGTON, DE 19850	(800) 945-2000
L.L. BEAN MASTERCARD	PO BOX 6497, SIOUX FALLS, SD 57117	(800) 950-5114
MACYS/CITIBANK NA	PO BOX 6789, SIOUX FALLS, SD 57117	(800) 243-6552
MERRICK BANK CORP	PO BOX 9201, OLD BETHPAGE, NY 11804	By mail only
ONEMAIN	PO BOX 1010, EVANSVILLE, IN 47706	(844) 298-9773
SYNCB/ ZULILY	PO BOX 71746, PHILADELPHIA, PA 19176	(855) 597-4790
SYNCB/JC PENNEY'S	PO BOX 71746, PHILADELPHIA, PA 19176	(800) 542-0800
SYNCB/PAYPAL	PO BOX 71746, PHILADELPHIA, PA 19176	(844) 373-4961
SYNCB/SAMS CLUB	PO BOX 71746, PHILADELPHIA, PA 19176	(800) 964-1917
THD/CBNA	PO BOX 6497, SIOUX FALLS, SD 57117	(800) 950-5114
WEBBANK/ONEMAIN/FIS	PO BOX 31535TA-74, TAMPA, FL 33631	(866) 207-9130
WFBNA HL	PO BOX 10335, DES MOINES, IA 50306	(800) 416-1472

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.](#)