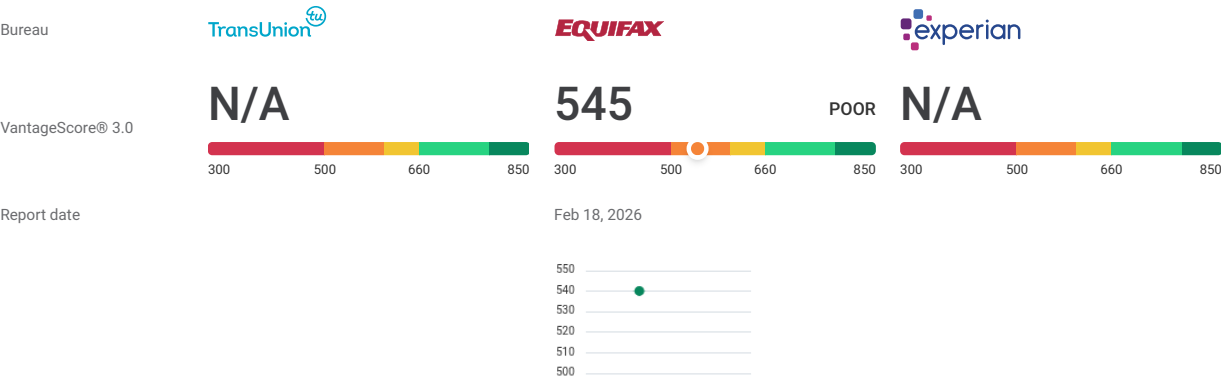


Credit report



Personal info

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

Account summary

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

Accounts

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

WELLS FARGO CARD

SER

Feb 6, 2026

\$0.00

In good standing

Overview

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

Balance:

\$0.00

Credit limit:

\$3,000.00

Account details

Account Number4147181500748565

Account StatusOpen

Open DateJul 21, 2016

Last ActivityJul 1, 2023

TypeCredit Card

ResponsibilityAuthorized User

RemarksCredit Card

Times 30/60/90 Days Late0/0/0

Month's Reviewed99

Term Source Type

High Balance\$1,992.00

High Credit\$3,000.00

Monthly Payment\$0.00

Current Payment StatusAs Agreed

Amount Past Due

Payment history

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

We're showing the most recent 81 months available.

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

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

✓ Paid on time

3030 days past due

6060 days past due

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

Creditor information

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

Account ID:  
ad0021792a90d1f30408e5c7a5c9274f

CITICARDS CBNA

Jul 24, 2019 \$0.00  
In good standing

Overview

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

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

Account details

Account Number 5466160419593080  
Account Status Open  
Open Date Jan 24, 2014  
Last Activity Jul 1, 2019  
Type Credit Card  
Responsibility Authorized User  
Remarks  
Times 30/60/90 Days Late 0/0/0  
Month's Reviewed 35  
Term Source Type Provided  
High Balance \$3,432.00  
High Credit \$15,000.00  
Monthly Payment \$25.00  
Current Payment Status As Agreed  
Amount Past Due

Payment history

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

2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	✓
	Jul	Aug	Sep	Oct	Nov	Dec
2018	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2017	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2016	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2015	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2014	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A

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

Creditor information

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

Account ID:  
f3e7e271fe8276d5730612ac6960a9ef

JPMCB CARD  
SERVICES



Feb 2, 2026  
\$12,142.00  
Closed

Overview

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

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

Account details

Account Number 4266841816835837  
Account Status Charge Off  
Open Date Jul 3, 2014  
Last Activity Jan 2, 2026  
Type Credit Card  
Responsibility Individual

Remarks Charged Off Account, Account Closed By Credit Grantor

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

Month's Reviewed 99

Term Source Type

High Balance

High Credit \$10,500.00

Monthly Payment \$0.00

Current Payment Status Collection/Charge-off

Amount Past Due \$12,142.00

Payment history

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

We're showing the most recent 81 months available.

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

2026	Jan	Feb	Mar	Apr	May	Jun
	CC					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	30	30	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	30	60	90	120	120	120

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

Creditor information

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

Account ID:  
7a6fc5067c2dc7fe1e8c44589ba7d4a

SYNCB/CARE  
CREDIT



Jan 25, 2026  
\$5,928.00  
Closed

Overview

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

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

Account details

Account Number 6019183471957548  
Account Status Charge Off  
Open Date Dec 18, 2016  
Last Activity Dec 25, 2025  
Type Charge Account  
Responsibility Individual  
Remarks Charged Off Account, Charge  
Times 30/60/90 Days Late 1/1/4  
Month's Reviewed 99  
Terms Count 0  
Term Source Type  
High Balance  
High Credit \$5,160.00

Monthly Payment\$0.00

Current Payment StatusCollection/Charge-off

Amount Past Due\$5,928.00

Payment history

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

We're showing the most recent 81 months available.

▲

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

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

Creditor information

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

Account ID:  
a35053a9ac5547d3b955060183c3a359

CAPITAL ONE BANK  
USA

Jan 13, 2026\$7,728.00

Closed

Overview

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

Balance:\$7,728.00

Credit limit:\$7,750.00

Account details

Account Number5178057562561659

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

Payment history

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

**We're showing the most recent 81 months available.**

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

2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
	120	N/A	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	30
	Jul	Aug	Sep	Oct	Nov	Dec
	60	90	60	60	90	120
2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2021	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun
				N/A	N/A	✓
	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

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

CAP1/KOHL'S  
DEPARTMENT



Jan 13, 2026

\$1,319.00  
Closed

Overview

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

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

Account details

Account Number 6393050620943332

Account Status Charge Off

Open Date Sep 17, 2011

Last Activity Dec 13, 2025

Type Charge Account

Responsibility Individual

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

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

Month's Reviewed 99

Terms Count 0

Term Source Type

High Balance

High Credit \$2,000.00

Monthly Payment \$0.00

Current Payment Status Collection/Charge-off

Amount Past Due \$1,319.00

Payment history

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

We're showing the most recent 81 months available.

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

2025	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
	120	120	120	CC	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	30	60	90
2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2021	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun
				N/A	N/A	N/A
	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

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

Account ID:  
1d2332fcd266e8ddf39e58e3632aaa09

THD/CBNA



Oct 25, 2025  
\$0.00  
Closed

Overview

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

Balance:

\$0.00

Credit limit:

\$2,501.00

Account details

Account Number

6035321197867704

Account Status

Closed

Open Date

May 27, 2014

Last Activity

Jul 1, 2022

Type

Charge Account

Responsibility

Authorized User

Remarks

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

Times 30/60/90 Days Late

0/0/0

Month's Reviewed

99

Terms Count

0

Term Source Type

High Balance

\$5,065.00

High Credit

\$2,501.00

Monthly Payment

\$0.00

Current Payment Status

As Agreed

Amount Past Due

Payment history

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

We're showing the most recent 81 months available.

⚠

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

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

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

Creditor information

THD/CBNA  
5800 SOUTH CORPORATE PLACE  
SIOUX FALLS, SD 57108  
[\(800\) 950-5114](tel:8009505114)

Account ID:  
87f90e0bb32f2df49d5c888c3008b2df

THD/CBNA



Mar 22, 2025  
Closed

Overview

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

Balance: \$0.00  
Credit limit: \$200.00

Account details

Account Number 6035320970410633  
Account Status Closed  
Open Date Jul 11, 2019  
Last Activity Oct 1, 2024  
Type Charge Account  
Responsibility Individual

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

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

Month's Reviewed 68

Terms Count 0

Term Source Type

High Balance \$529.00

High Credit \$200.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Payment history

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

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

Creditor information

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

Account ID:  
86e2da9617243ffc88110747457517b9

NORDSTROM/TD  
BANK



Sep 29, 2023 \$0.00  
Closed

Overview

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

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

Account details

Account Number 4470431129920906  
Account Status Closed  
Open Date Dec 31, 2017  
Last Activity Apr 1, 2023  
Type Credit Card  
Responsibility Individual

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

Times 30/60/90 Days Late	1/0/0
Month's Reviewed	68
Term Source Type	
High Balance	\$337.00
High Credit	\$1,500.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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

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

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

Creditor information

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

Account ID:  
307c65935e067ebb5d66c6a93175b20b

GOODYEAR  
TIRE/CBNA



May 20, 2023

\$0.00  
Closed

Overview

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

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

Account details

Account Number	6035510156146775
Account Status	Closed
Open Date	Nov 27, 2015
Last Activity	Nov 1, 2019
Type	Charge Account
Responsibility	Individual
Remarks	Closed Or Paid Account/zero Balance, Account Closed By Credit Grantor, Charge
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	89
Terms Count	0
Term Source Type	
High Balance	\$1,649.00
High Credit	\$2,200.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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

**We're showing the most recent 81 months available.**

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

2023	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓		
	Jul	Aug	Sep	Oct	Nov	Dec
2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2021	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2020	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	✓	✓	✓
2018	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2017	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2016	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
		N/A	N/A	N/A	N/A	N/A

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

Creditor information

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

Account ID:  
ac9d717ce2817b4ae7711a5b15957c7e

SYNCB/BP



Aug 16, 2020

\$0.00  
Closed

Overview

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

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

Account details

Account Number 4784331000454945  
Account Status Closed  
Open Date May 11, 2017  
Last Activity Apr 16, 2017  
Type Credit Card  
Responsibility Individual

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

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

Month's Reviewed 39

Term Source Type

High Balance \$0.00

High Credit \$1,500.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Payment history

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

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

Creditor information

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

Account ID:  
6877209c2db60e23f612b748bfa4f71

SYNCB/SYNCHRONY  
MAST

Jun 30, 2019  
\$0.00  
Closed

Overview

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

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

Account details

Account Number 5243631016018598  
Account Status Closed  
Open Date Sep 4, 2015  
Last Activity Jan 1, 2018  
Type Credit Card  
Responsibility Individual  
Remarks Closed Or Paid Account/zero Balance  
Times 30/60/90 Days Late 0/0/0  
Month's Reviewed 45  
Term Source Type  
High Balance \$111.00  
High Credit \$1,350.00  
Monthly Payment \$0.00  
Current Payment Status As Agreed  
Amount Past Due

Payment history

2019	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	
	Jul	Aug	Sep	Oct	Nov	Dec
2018	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2017	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2016	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A
2015	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
			N/A	N/A	N/A	N/A

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

Creditor information

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

Account ID:  
0cf47980f7480cd13a2c5401c3daca19




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			
Total count	Not available	1	Not available
<div>Hide Details</div>			
<div>CIC MORTGAGE CREDIT</div> <div>Apr 29, 2024Miscellaneous And Public Record</div> <div>Creditor information</div> <div>CIC MORTGAGE CREDIT</div>			

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	5	Not available
<div>Hide Details</div>			
<div>Feb 3, 2026\$7,262.00</div> <div>LVNV FUNDING LLC</div> <div>Account details</div> <div>Account Number5121065311891515</div> <div>Date OpenedJun 21, 2024</div> <div>Last ActivityJan 3, 2026</div> <div>Original CreditorCITIBANK N A</div> <div>Monthly Payment\$0.00</div> <div>Term Source Type</div> <div>Current RatingCollection/Charge-off</div> <div>StatusOpen</div> <div>TypeIndividual</div> <div>High Balance\$7,262.00</div> <div>Unpaid Balance\$7,262.00</div> <div>Highest Adverse RatingCollection/Charge-off</div> <div>Most Recent Adverse RatingNo Data Available</div> <div>CommentsCollection Account</div> <div>Account details</div> <div>You've Made 100% Of Reported Payments For This Account On Time.</div> <div>2026<div>JanFebMarAprMayJun</div><div>CC</div><div>JulAugSepOctNovDec</div></div> <div>2025<div>JanFebMarAprMayJun</div><div>CCCC</div><div>JulAugSepOctNovDec</div><div>CCCC</div></div>			



**Collection agency**

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

Account ID:  
fe83c2e0074c795083fed3ec0c83ecff

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

Account Number      **6035350193984593**

Date Opened Aug 20, 2025

Last Activity Jan 3, 2026

Original	CITIBANK N A MY BEST BUY
Creditor	CRE

Monthly Payment	\$0.00
-----------------	--------

Term Source Type

Current Rating	Collection/Charge-off
----------------	-----------------------

Status	Open
--------	------

Type	Individual
------	------------

High Balance	\$6,244.00
--------------	------------

Unpaid Balance	\$6,244.00
----------------	------------

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

Most Recent Adverse Rating	No Data Available
----------------------------	-------------------

Comments

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

Collection agency

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

Account ID:  
6508df29af28bb72f7c28bb34f48d2f6

Hide Details

Feb 3, 2026

\$3,275.00  
LVNV FUNDING LLC

Account details

Account Number 5424181529300340

Date Opened Aug 18, 2025

Last Activity Jan 3, 2026

Original Creditor CITIBANK N A

Monthly Payment \$0.00

Term Source Type

Current Rating Collection/Charge-off

Status Open

Type Individual

High Balance \$3,275.00

Unpaid Balance \$3,275.00

Highest Adverse Rating Collection/Charge-off

Most Recent Adverse Rating No Data Available

Comments Collection Account

Account details

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

2026	Jan	Feb	Mar	Apr	May	Jun
	CC					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	CC	CC	CC	

✓ Paid on time

30 30 days past due

60 60 days past due

90 90 days past due

120 120 days past due

150 150 days past due

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

Collection agency

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

Account ID:  
15708d260c32ff3ee9209a3382ce1140

Hide Details

Feb 3, 2026

\$2,275.00  
LVNV FUNDING LLC

Account details

Account Number5213331299446600

Date OpenedJun 25, 2024

Last ActivityJan 3, 2026

OriginalSYNCHRONY BANK SAM S

CreditorCLUB MC

Monthly Payment\$0.00

Term Source Type

Current RatingCollection/Charge-off

StatusOpen

TypeIndividual

High Balance\$1,764.00

Unpaid Balance\$2,275.00

Highest Adverse RatingCollection/Charge-off

Most Recent AdverseNo Data

RatingAvailable

CommentsCollection Account

Account details

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

2026	Jan	Feb	Mar	Apr	May	Jun
	CC					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	Jan	Feb	Mar	Apr	May	Jun
						N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	CC	CC	CC	CC

✔

Paid on time

30

30 days past due

60

60 days past due

90

90 days past due

120

120 days past due

150

150 days past due

BR

Bankruptcy

RF

Repossession or foreclosure

CC

Collection or charge off

VS

Voluntary surrender

N/A

No data available

Collection agency

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

Account ID:  
c6fd326257dc0d77cad24649807563fc

Hide Details

Feb 3, 2026\$807.00

LVNV FUNDING LLC

Account details

Account Number5243661695444799

Date OpenedJun 25, 2024

Last ActivityJan 3, 2026

OriginalSYNCHRONY BANK TJX

CreditorREWARDSMAST

Monthly Payment\$0.00

Term Source Type

Current RatingCollection/Charge-off

Status	Open
Type	Individual
High Balance	\$807.00
Unpaid Balance	\$807.00
Highest Adverse Rating	Collection/Charge-off
Most Recent Adverse Rating	No Data Available
Comments	Collection Account

Account details

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

2026

Jan

Feb

Mar

Apr

May

Jun

CC

Jul

Aug

Sep

Oct

Nov

Dec

2025

Jan

Feb

Mar

Apr

May

Jun

CC

CC

CC

CC

CC

CC

Jul

Aug

Sep

Oct

Nov

Dec

CC

CC

CC

CC

CC

CC

2024

Jan

Feb

Mar

Apr

May

Jun

N/A

Jul

Aug

Sep

Oct

Nov

Dec

N/A

N/A

CC

CC

CC

CC

✓

Paid on time

30

30 days past due

60

60 days past due

90

90 days past due

120

120 days past due

150

150 days past due

BR

Bankruptcy

RF

Repossession or foreclosure

CC

Collection or charge off

VS

Voluntary surrender

N/A

No data available

Collection agency

LVNV FUNDING LLC  
CARE OF RESURGENT CAPITAL SERV  
GREENVILLE, SC 29602  
[\(866\) 464-1183](tel:8664641183)

Account ID:  
e322dfdb7d9f631df14dd0d7d812ec19

Public Records

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

Bureau

TransUnion

EQUIFAX

experian

Clean slate!

You have no public records

Total count

Not available

Not available

Creditors

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

Creditor name	Address	Phone number
CAP1/KOHL'S DEPARTMEN	PO BOX 31293, SALT LAKE CITY, UT 841310293	(800) 564-5740
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 841311293	(800) 955-7070
CITICARDS CBNA	5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108	(800) 950-5114
GOODYEAR TIRE/CBNA	5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108	(800) 950-5114
JPMCB CARD SERVICES	PO BOX 15369, WILMINGTON, DE 198505369	(800) 945-2000
LVNV FUNDING LLC	CARE OF RESURGENT CAPITAL SERV, GREENVILLE, SC 29602	(866) 464-1183

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

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