

# Credit report

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

Bureau

**TransUnion<sup>TM</sup>****EQUIFAX****experian**

VantageScore® 3.0

**N/A****699**

GOOD

**N/A**

Report date

Feb 19, 2026



## Personal info

Reported names

Ingrid Esperanza Moreno-ciprian  
Ingrid Moreno Ciprian

DOB

1985-01-23

SSN

978-95-6831

Employment info

Addresses

Nov 1, 2021  
117 Parkview Ave Apt D, Weehawken,  
NJ, 07086

## Account summary

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

## Accounts

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

Bureau

**TransUnion<sup>TM</sup>****EQUIFAX****experian**

### Credit cards

Total count	0	3	0
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BANK OF AMERICA

Feb 12, 2026

\$2,813.00

● In good standing

#### Overview

You're currently using 70% of your account's limit.

Balance:  
\$2,813.00Credit limit:  
\$4,000.00

**Account details**

Account Number 4400669734963937

Account Status Open

Open Date Oct 29, 2021

Last Activity Feb 1, 2026

Type Credit Card

Responsibility Individual

Remarks Credit Card

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

Month's Reviewed 51

Term Source Type Provided

High Balance \$3,321.00

High Credit \$4,000.00

Monthly Payment \$91.00

Current Payment Status As Agreed

Amount Past Due

**Payment history**

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

2026 Jan Feb Mar Apr May Jun

✓ Jul Aug Sep Oct Nov Dec

2025 Jan Feb Mar Apr May Jun

✓ Jul Aug Sep Oct Nov Dec

2024 Jan Feb Mar Apr May Jun

✓ Jul Aug Sep Oct Nov Dec

2023 Jan Feb Mar Apr May Jun

✓ Jul Aug Sep Oct Nov Dec

2022 Jan Feb Mar Apr May Jun

✓ Jul Aug Sep Oct Nov Dec

2021 Jan Feb Mar Apr May Jun

Jul Aug Sep Oct N/A Nov Dec

✓ Paid on time

30 30 days past due

60 60 days past due

90 90 days past due

120 120 days past due

150 150 days past due

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

**Creditor information**

BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 799982238  
[\(800\) 421-2110](tel:(800)421-2110)

Account ID:  
abaa9cf1ae68676da6f340d428f74653

## Overview

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

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

## Account details

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

## Payment history

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

2026 Jan Feb Mar Apr May Jun  
✓ Jul Aug Sep Oct Nov Dec

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

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

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

✓ Paid on time

30 30 days past due

60 60 days past due

90 90 days past due

120 120 days past due

150 150 days past due

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

## Creditor information

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

Account ID:  
e42653c69206d4d991c48f907c444c9d

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

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

#### Account details

Account Number 4400661813087647

Account Status Open

Open Date Jul 13, 2022

Last Activity Jan 1, 2026

Type Credit Card

Responsibility Individual

Remarks Credit Card

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

Month's Reviewed 42

Term Source Type Provided

High Balance \$5,072.00

High Credit \$5,100.00

Monthly Payment \$144.00

Current Payment Status As Agreed

Amount Past Due

#### Payment history

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

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

✓ Paid on time

30 30 days past due

60 60 days past due

90 90 days past due

120 120 days past due

150 150 days past due

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

#### Creditor information

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

Account ID:  
0ccaf5987ffa10d3710497e83762f5b5

#### Other

Total count 0

3

0

OPORTUN/PATHWA  
RD

May 31, 2025

\$0.00  
Closed

#### Overview

You have 0% left to pay on this loan.

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

#### Account details

Account Number	6336348
Account Status	Closed
Open Date	Feb 2, 2024
Last Activity	Mar 1, 2025
Type	Unsecured
Responsibility	Individual
Remarks	Closed Or Paid Account/zero Balance, Unsecured
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	15
Terms Count	13
Term Source Type	Provided
High Balance	\$1,087.00
High Credit	\$1,087.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

#### Payment history

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

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

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

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

#### Creditor information

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

Account ID:  
95b17d113199eb10bc737ee7a3c3f97

OPORTUN, INC

Jan 31, 2024

\$0.00  
Closed

#### Overview

You have 0% left to pay on this loan.

Balance: Highest balance:

\$0.00 \$1,000.00

#### Account details

Account Number 5759172

Account Status Closed

Open Date Nov 12, 2022

Last Activity Nov 1, 2023

Type Unsecured

Responsibility Individual

Remarks Closed Or Paid Account/zero  
Balance, Unsecured

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

Month's Reviewed 14

Terms Count 13

Term Source Type Provided

High Balance \$1,000.00

High Credit \$1,000.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

#### Payment history

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

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

2022	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec

✓ Paid on time

30 30 days past due

60 60 days past due

90 90 days past due

120 120 days past due

150 150 days past due

BR Bankruptcy

RF Repossession or foreclosure

CC Collection or charge off

VS Voluntary surrender

N/A No data available

#### Creditor information

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

Account ID:  
63c5dd688fd6bc6d3ba04427f4da80c3

OPORTUN, INC



May 31, 2022

\$0.00

Closed

#### Overview

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$500.00

#### Account details

Account Number 4965983

Account Status Closed

Open Date Oct 30, 2021

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

#### Payment history

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

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

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

#### Creditor information

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

Account ID:  
56feb9bb929dbd1f6c82c6ed3d9e6412

## 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



Clean slate!

You have no hard inquiries



Not available

## Collections

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

Bureau



Clean slate!

You have no collections



Not available

## Public Records

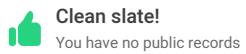
Things that can show up on a background check can also show up on your credit report, including bankruptcies.

Bureau



Total count

Not available



Not available

## Creditors

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

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

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