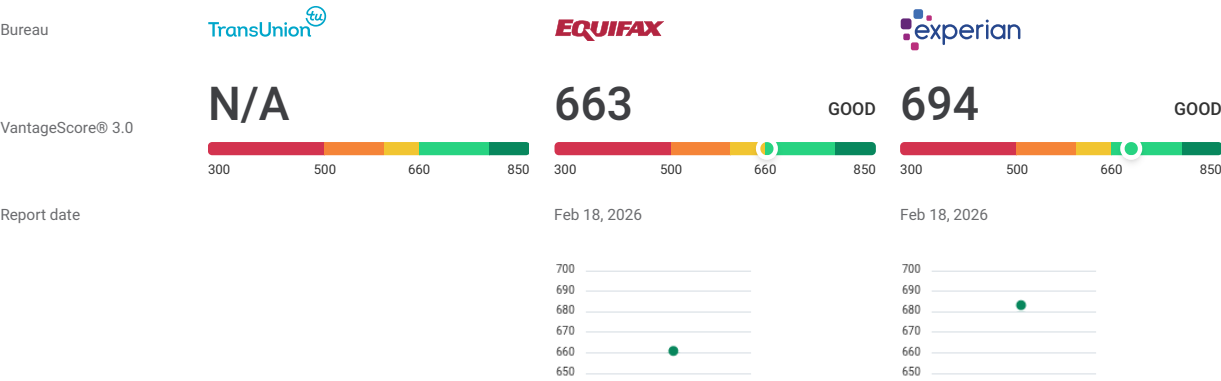


Credit report



Personal info

Reported names	Neptaly Ramon Molina	Neptaly Molina
DOB	1962-09-24	1962-09-24
SSN	455-73-8413	455-73-8413
Employment info		Employed Standar Alloys Icorporated
Addresses	Mar 28, 2025 4810 Park St Apt 12, Beaumont, TX, 77705	Jul 21, 2014 800 San Jacinto Ave, Port Arthur, TX, 776423003
	Jul 1, 2014 800 San Jacinto Ave, Port Arthur, TX, 77642	Dec 20, 2001 507 S One And Half St, Nederland, TX, 77627
	May 1, 2014 1601 Poole Ave Apt 640, Port Arthur, TX, 77642	May 5, 1992 507 S 1st 1-2 St, Nederland, TX, 776272316
	May 1, 2006 6100 16th St, Port Arthur, TX, 77642	
	May 1, 1992 507 S 1st 1/2 St, Nederland, TX, 77627	
	Jun 1, 1989 3 Beaumont, Beaumont, TX, 77701	

Account summary

Bureau	TransUnion	EQUIFAX	experian
Total accounts	0	40	35
Open accounts	0	11	7
Closed accounts	0	29	28
Delinquent	0	5	5
Derogatory	0	10	9
Collections	0	3	3
Balances	\$0	\$48,933	\$48,233
Payments	\$0	\$817	\$788
Public records	0	0	0
Inquiries (2 years)	0	4	4

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

17

15

CFNA/BRIDGESTONE
RETFeb 10, 2026
● In good standingFeb 10, 2026
● In good standing

Overview

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

Balance: \$0.00
Credit limit: \$1,000.00

Account details

Account Number 523813250
Account Status Open
Open Date Nov 2, 2001
Last Activity Nov 1, 2022
Type Charge Account
Responsibility Individual
Remarks Charge
Times 30/60/90 Days Late 0/0/0
Month's Reviewed 99
Terms Count 0
Term Source Type
High Balance \$1,214.00
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.

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

Overview

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

Balance: \$0.00
Credit limit: \$1,000.00

Account details

Account Number 5XXXX
Account Status Open
Open Date Nov 2, 2001
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
High Balance \$1,214.00
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.

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
	✓	✓	✓	✓	✓	✓
2019	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓

✓ Paid on time

					N/A	N/A		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				
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

CFNA/BRIDGESTONE RET
6275 EASTLAND ROAD
BROOK PARK, OH 441421399
(800) 321-3950

Creditor information

CFNA/BSRO
6275 EASTLAND RD
BROOKPARK, OH 44142
(216) 362-5000

Account ID:
c3a1b85ab46f55ae9e6a42a79bd2fc57

Account ID:
df5a50ba38fe855d0b0494fb4df417c3

CAPITAL ONE BANK
USA

Feb 4, 2026				\$1,810.00				Jan 7, 2026				\$1,659.00			
				● In good standing								● In good standing			
Overview								Overview							
You're currently using 91% of your account's limit.								You're currently using 83% of your account's limit.							
<div><div></div></div>								<div><div></div></div>							
Balance:				Credit limit:				Balance:				Credit limit:			
\$1,810.00				\$2,000.00				\$1,659.00				\$2,000.00			
Account details								Account details							
Account Number				5178058047228427				Account Number				517805XXXXXX			
Account Status				Open				Account Status				Open			
Open Date				Jun 11, 2024				Open Date				Jun 11, 2024			
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				19				Month's Reviewed				19			
Term Source Type				Provided				Term Source Type				Provided			
High Balance				\$2,005.00				High Balance				\$2,005.00			
High Credit				\$2,000.00				High Credit				\$2,000.00			
Monthly Payment				\$57.00				Monthly Payment				\$59.00			
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
							N/A								
		Jul	Aug	Sep	Oct	Nov	Dec			Jul	Aug	Sep	Oct	Nov	Dec
		✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓
		✓ 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

- 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

Account ID:
ba7a6c9d310b379b8bd11a31e5b0db81

Creditor information

CAPITAL ONE
PO BOX 31293
SALT LAKE CITY, UT 84131
(800) 955-7070

Account ID:
53a3f68d0801fc04ff2239aa6f25a61c

CAPITAL ONE BANK
USA

Jan 20, 2026
\$3,559.00
In good standing

Overview

You're currently using 59% of your account's limit.

Balance:	Credit limit:
\$3,559.00	\$6,000.00

Account details

Account Number	5156767763248874
Account Status	Open
Open Date	Jun 3, 2025
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	7
Term Source Type	Provided
High Balance	\$3,559.00
High Credit	\$6,000.00
Monthly Payment	\$35.00
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				

Jan 20, 2026
\$3,559.00
In good standing

Overview

You're currently using 59% of your account's limit.

Balance:	Credit limit:
\$3,559.00	\$6,000.00

Account details

Account Number	515676XXXXXX
Account Status	Open
Open Date	Jun 3, 2025
Last Activity	Jan 1, 2026
Type	Credit Card
Responsibility	Individual
Remarks	This Is An Account In Good Standing
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	8
Term Source Type	Provided
High Balance	\$3,559.00
High Credit	\$6,000.00
Monthly Payment	\$35.00
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
	✓					
	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				

N/A No data available

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

Creditor information

Account ID:
bdc5b2aea4318a5e368079dd45eda409

⊖

\$0.00
Closed

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

\$0.00

- In good standing

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

Account details

Account Number 433377XXXXXX

Account Status	Open
----------------	------

Open Date Feb 15, 2012

Last Activity Feb 1, 2021

Type	Credit Card
------	-------------

Responsibility	Individual
----------------	------------

Remarks	This Is An Account In Good Standing
---------	-------------------------------------

Standing

Titles 30/60/90 Days Late 0/0/0

Months Reviewed 10

Term Source Type

High Balance	\$2,052.00
--------------	------------

High Credit	\$1,900.00
-------------	------------

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.

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
					✓	✓

✓ 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

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

 BioRxiv

25 **Depression of fluorescence**

100

CC Collection of charges

vs voluntary surrender

N/A No data available

2018 Jan Feb Mar Apr May Jun

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

Creditor information

NECHES FCU
776 MAGNOLIA AVE
PORT NECHES, TX 77651
(409) 722-1174

Account ID:
1a4ebaa59ab7a2f21e9a94614304aea5

Creditor information

NECHES FCU
776 MAGNOLIA AVE
PORT NECHES, TX 776513703
(409) 722-1174

Account ID:
4faf7d2149ed77e63bd2c2f8d7e8e511

FEB DESTINY/CCI



Feb 11, 2026

\$0.00
Closed

Overview

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

Balance: \$0.00 Credit limit: \$700.00

Account details

Account Number 5322110068120002
Account Status Closed
Open Date Oct 18, 2024
Last Activity Jan 11, 2026
Type Credit Card
Responsibility Individual

Remarks Account Closed At Consumer's Request

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

Month's Reviewed 15

Term Source Type

High Balance \$180.00

High Credit \$700.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Payment history

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

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

Jan 10, 2025

\$0.00
Closed

Overview

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

Balance: \$0.00 Credit limit: \$700.00

Account details

Account Number 532211XXXXXX
Account Status Closed
Open Date Oct 18, 2024
Last Activity Jan 1, 2025
Type Credit Card
Responsibility Individual

Remarks Account Closed At Consumer's Request

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

Month's Reviewed 3

Term Source Type

High Balance \$180.00

High Credit \$700.00

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
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				

- ✓

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
- 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

FEB DESTINY/CCI
14600 NW GREENBRIER PKWY
BEAVERTON, OR 97006
(800) 583-5698

Creditor information

FEB DESTINY
PO BOX 4499
BEAVERTON, OR 970764499
(800) 583-5698

Account ID:
0679e1b00ef2f794275e59a2419e481b

Account ID:
a0929efffb13ad06a3c98466c9cba9f5

CITI TY MC/CBNA



May 20, 2025	\$0.00	Oct 21, 2019	\$0.00
Closed	Closed	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		Balance: \$0.00	
Credit limit: \$520.00		Credit limit: \$520.00	
Account details		Account details	
Account Number	5121072338494380	Account Number	512107XXXXXX
Account Status	Closed	Account Status	Closed
Open Date	Jul 19, 2014	Open Date	Jul 19, 2014
Last Activity	Oct 1, 2019	Last Activity	Oct 1, 2019
Type	Credit Card	Type	Credit Card
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	1/1/2	Times 30/60/90 Days Late	1/1/2
Month's Reviewed	99	Month's Reviewed	63
Term Source Type		Term Source Type	
High Balance	\$847.00	High Balance	\$847.00
High Credit	\$520.00	High Credit	\$520.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Current Payment Status	As Agreed	Current Payment Status	Late Over 120 Days
Amount Past Due		Amount Past Due	
Payment history		Payment history	
You've made 96% of reported payments for this account on time.		You've made 94% of reported payments for this account on time.	
<div>We're showing the most recent 81 months available. ⚠ The credit bureau reviewed 99 months, but some older months aren't provided in detail.</div>			
2025	Jan N/A	Feb N/A	Mar N/A
	Apr N/A	May	Jun
	Jul	Aug	Sep
	Oct	Nov	Dec
2024	Jan N/A	Feb N/A	Mar N/A
	Apr N/A	May N/A	Jun N/A
	Jul	Aug	Sep
	Oct	Nov	Dec
2023	Jan N/A	Feb N/A	Mar N/A
	Apr N/A	May N/A	Jun N/A
	Jul	Aug	Sep
	Oct	Nov	Dec
2019	Jan ✓	Feb ✓	Mar ✓
	Apr ✓	May ✓	Jun ✓
	Jul 30	Aug 60	Sep 90
	Oct 120	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 ✓
2016	Jan ✓	Feb ✓	Mar ✓
	Apr ✓	May ✓	Jun ✓
	Jul ✓	Aug ✓	Sep ✓
	Oct ✓	Nov ✓	Dec ✓
2015	Jan ✓	Feb ✓	Mar ✓
	Apr ✓	May ✓	Jun ✓

2022	Jan	Feb	Mar	Apr	May	Jun	2014	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A		✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A							
2021	Jan	Feb	Mar	Apr	May	Jun		Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A			✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		✓ Paid on time					
	N/A	N/A	N/A	N/A	N/A	N/A		30	30 days past due				
2020	Jan	Feb	Mar	Apr	May	Jun		60	60 days past due				
	✓	✓	N/A	N/A	N/A	N/A		90	90 days past due				
	Jul	Aug	Sep	Oct	Nov	Dec		120	120 days past due				
	N/A	N/A	N/A	N/A	N/A	N/A		150	150 days past due				
2019	Jan	Feb	Mar	Apr	May	Jun		BR	Bankruptcy				
	N/A	N/A	N/A	N/A	N/A	✓		RF	Repossession or foreclosure				
	Jul	Aug	Sep	Oct	Nov	Dec		CC	Collection or charge off				
	30	60	90	120	✓	✓		VS	Voluntary surrender				
2018	Jan	Feb	Mar	Apr	May	Jun		N/A	No data available				
	Jul	Aug	Sep	Oct	Nov	Dec		✓ Paid on time					
	N/A	N/A	N/A	N/A	N/A	N/A		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

CITI TY MC/CBNA
PO BOX 6283
SIOUX FALLS, SD 57117
(800) 917-7700

Account ID:
370bafc104918af24b4605b0cbae97fe

Creditor information

CITI TY MC/CBNA
RETAIL SERVICES CREDIT BUREAU
SIOUX FALLS, SD 57117
(800) 950-5114

Account ID:
fb9cfa1ecab3ff3a45b17b55ee6d5e5a

ZALES CREDIT CARD

May 20, 2025	\$0.00 Closed	Mar 28, 2022	\$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:	Credit limit:	Balance:	Credit limit:
\$0.00	\$1,150.00	\$0.00	\$1,150.00
Account details		Account details	
Account Number	5780974069358357	Account Number	578097XXXXXX
Account Status	Charge Off	Account Status	Charge Off
Open Date	Mar 13, 2020	Open Date	Mar 13, 2020
Last Activity	Feb 20, 2020	Last Activity	Mar 1, 2022
Type	Charge Account	Type	Charge Account
Responsibility	Individual	Responsibility	Individual
Remarks		Unpaid Balance Reported As A Loss By Credit Grantor, Transferred To Another Lender	
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	58	Month's Reviewed	1
Terms Count	0	Terms Count	0
Term Source Type		Term Source Type	
High Balance		High Balance	
High Credit	\$1,150.00	High Credit	\$1,150.00
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Current Payment Status	Collection/Charge-off		
Amount Past Due			

Collection/Charge-off

off

Current Payment Status

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

CCB/ZALESCC

PO BOX 182120

COLUMBUS, OH 43218

Account ID: 20eea43dec5166d07b4db6aad9dbfe92

Current Payment Status

Collection/Charge-off

Amount Past Due

Payment history

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

2022	Jan	Feb	Mar	Apr	May	Jun
			CC			
	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

CCB/ZALESCC
PO BOX 182120
COLUMBUS, OH 43218

Account ID:
20eea43dec5166d07b4db6aad9dbfe92

Creditor information

ZALES CREDIT CARD
PO BOX 182120
COLUMBUS, OH 432182120
(855) 796-9632

Account ID:
a41487f5772174ded0b85b4d2cbe07ec

NECHES FCU

</

Balance:	Credit limit:
\$0.00	\$700.00

Account Status		Closed		Account Status		Closed							
Open Date		Nov 11, 2021		Open Date		Nov 11, 2021							
Last Activity		Sep 1, 2023		Last Activity		Sep 1, 2023							
Type		Credit Card		Type		Credit Card							
Responsibility		Individual		Responsibility		Individual							
Remarks		Account Previously In Dispute - Now Resolved By Data Furnisher		Remarks		Account Previously In Dispute - Now Resolved - Reported By Subscriber							
Times 30/60/90 Days Late		0/0/0		Times 30/60/90 Days Late		0/0/0							
Month's Reviewed		22		Month's Reviewed		23							
Term Source Type				Term Source Type									
High Balance		\$585.00		High Balance		\$585.00							
High Credit		\$550.00		High Credit		\$550.00							
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
	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
2021	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
					✓	✓						✓	✓
✓ 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

MERRICK BANK
PO BOX 9201 10705 S JORDAN GTW
OLD BETHPAGE, NY 118049001
(801) 545-6400

Account ID:
768c7da12ebee1b6793a724aa7dd49b1

Creditor information

MERRICK BANK CORP
PO BOX 9201
OLD BETHPAGE, NY 11804
BYMAILONLY

Account ID:
b238f14bdfce7f1f4a8de1a29bcf7ba6

MACYS/CITIBANK
NA



Aug 17, 2020	\$0.00	May 16, 2020	\$0.00
Closed	Closed	Closed	Closed
Overview		Overview	
You're currently using 0% of your account's limit.		You're currently using 0% of your account's limit.	
<div></div>		<div></div>	
Balance:	Credit limit:	Balance:	Credit limit:
\$0.00	\$100.00	\$0.00	\$100.00
Account details		Account details	
Account Number	6035340011993041	Account Number	603534XXXXXX
Account Status	Closed	Account Status	Closed
Open Date	Nov 21, 2015	Open Date	Nov 21, 2015
Last Activity	Nov 1, 2017	Last Activity	May 1, 2020

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	56	Month's Reviewed	54
Terms Count	0	Terms Count	0
Term Source Type		Term Source Type	
High Balance	\$1,178.00	High Balance	\$1,178.00
High Credit	\$100.00	High Credit	\$100.00
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.

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
	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

- ✓ 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

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

Account ID:
cb107c04a1cba65fd029fe37595c6e30

Payment history

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

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
	✓	✓	✓	✓	✓	✓
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
	✓	✓	✓	✓	✓	✓
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
						✓

- ✓ 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

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

Account ID:
7fd3f746fc88704d1331e251af954014

SYNCB/SYNCHRONY
NETW

Jan 30, 2020
Closed

Overview

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

Balance: Credit limit:

Sep 27, 2018
Closed

Overview

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

Balance: Credit limit:

\$0.00	\$1,200.00	\$0.00	\$1,200.00
Account details		Account details	
Account Number	6501720519217792	Account Number	650172XXXXXX
Account Status	Closed	Account Status	Closed
Open Date	Jul 24, 2017	Open Date	Jul 24, 2017
Last Activity	Jun 28, 2017	Last Activity	Sep 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	30	Month's Reviewed	15
Terms Count	0	Terms Count	0
Term Source Type		Term Source Type	
High Balance	\$0.00	High Balance	
High Credit	\$1,200.00	High Credit	\$1,200.00
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

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

Creditor information

SYNCB/SYNCHRONY NETW
PO BOX 71757
PHILADELPHIA, PA 191761757
(866) 396-8254

Account ID:
d0cd103037352aad3ba88c9bf8777737

Payment history

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

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
	✓	✓	✓	✓	✓	✓
	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/NTWK
PO BOX 71757
PHILADELPHIA, PA 19176
(866) 396-8254

Account ID:
cd2f1bdb91fbbf5e33fe744985358454

SYNCB/SYNCB
NATIONS



Jan 4, 2018
Closed

Overview

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

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

Account details

Account Number 6034590264375111

Sep 3, 2017
Closed

Overview

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

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

Account details

Account Number 603459XXXXXX

Account Status	Closed	Account Status	Closed
Open Date	Mar 23, 2014	Open Date	Mar 23, 2014
Last Activity	Jan 1, 2015	Last Activity	Sep 1, 2017
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	46	Month's Reviewed	42
Terms Count	0	Terms Count	0
Term Source Type		Term Source Type	
High Balance	\$2,455.00	High Balance	\$2,455.00
High Credit	\$3,000.00	High Credit	\$3,000.00
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

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

Account ID:
73790a39e63a6a3b9795a634879f80e6

Payment history

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

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
	✓	✓	✓	✓	✓	✓
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
	✓	✓	✓	✓	✓	✓
✓	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/SYNCB NATIONS
PO BOX 71727
PHILADELPHIA, PA 19176
(866) 396-8254

Account ID:
cd49ade1cb770534546ad98f318e8364

NECHES FCU



Nov 20, 2017

\$0.00
Closed

Overview

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

Balance: \$0.00 Credit limit: \$1,900.00

Account details

Account Number 4841001317024464

Account Status Transferred

Open Date Feb 15, 2012

Last Activity Aug 1, 2017

Type Credit Card

Responsibility Individual

Remarks Account Transferred Or Sold, Closed
Or Paid Account/zero Balance

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

Month's Reviewed 69

Term Source Type

High Balance \$1,953.00

High Credit \$1,900.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Payment history

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		
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
2013	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
2012	Jan	Feb	Mar	Apr	May	Jun
		N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	N/A	N/A	N/A

✔ 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

NECHES FCU
776 MAGNOLIA AVE
PORT NECHES, TX 776513703
(409) 722-1174

Account ID:
fc1d5e353f38d24561f8cd00daf9e1af

BANK OF AMERICA

Nov 14, 2017

\$0.00
Closed

Nov 14, 2017

\$0.00
Closed

Overview

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

Overview

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

Balance: \$0.00				Credit limit: \$1,000.00				Balance: \$0.00				Credit limit: \$1,000.00				
Account details								Account details								
Account Number				4264285602012007				Account Number				XXXX				
Account Status				Closed				Account Status				Closed				
Open Date				Oct 12, 2012				Open Date				Oct 12, 2012				
Last Activity				Oct 1, 2017				Last Activity				Oct 1, 2017				
Type				Credit Card				Type				Credit Card				
Responsibility				Individual				Responsibility				Individual				
Remarks		Account Closed By Credit Grantor						Remarks		This Is An Account In Good Standing, 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				61				Month's Reviewed				61				
Term Source Type								Term Source Type								
High Balance				\$1,174.00				High Balance				\$1,174.00				
High Credit				\$1,000.00				High Credit				\$1,000.00				
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								
2017	Jan	Feb	Mar	Apr	May	Jun	You've made 100% of reported payments for this account on time.									
	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												
2016	Jan	Feb	Mar	Apr	May	Jun	2017									
	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	2016									
	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	2015									
	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										
2013	Jan	Feb	Mar	Apr	May	Jun	2014									
	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										
2012	Jan	Feb	Mar	Apr	May	Jun	2013									
	Jul	Aug	Sep	Oct	Nov	Dec										
				N/A	N/A	N/A										
✔ 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								
BANK OF AMERICA								BANK OF AMERICA								
PO BOX 982238								PO BOX 982238								
EL PASO, TX 799982238								EL PASO, TX 79998								
(800) 421-2110								(800) 421-2110								
Account ID:																
6701c366e4c396fc4a82fed8fe1c4b47																

SYNCB/CARE
CREDIT



Sep 14, 2016

\$0.00
Closed

Overview

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

Balance: \$0.00 Credit limit: \$5,500.00

Account details

Account Number	6019180325342828
Account Status	Closed
Open Date	Nov 20, 2002
Last Activity	Nov 14, 2009
Type	Charge Account
Responsibility	Joint Contractual Liability
Remarks	Closed Or Paid Account/zero Balance
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	46
Terms Count	0
Term Source Type	
High Balance	\$1,422.00
High Credit	\$5,500.00
Monthly Payment	\$0.00
Current Payment Status	As Agreed
Amount Past Due	

Payment history

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				
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
2013	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
2012	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
2011	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
2010	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
2009	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

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

Account ID:
39c95923b4e274b4ecb2ebe7c5e43617

AMERICAN EXPRESS

Jul 15, 2016	\$0.00 Closed	Jul 12, 2016	\$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: \$1,330.00	Balance: \$0.00	Credit limit: \$1,330.00
Account details		Account details	
Account Number -3499922189658933		Account Number 349992XXXXX	
Account Status Closed		Account Status Closed	
Open Date Apr 14, 2015		Open Date Apr 14, 2015	
Last Activity Jun 1, 2016		Last Activity Jul 1, 2016	
Type Credit Card		Type Credit Card	
Responsibility Individual		Responsibility Individual	
Remarks Account Closed At Consumer's Request		Remarks Account Closed At Consumer's Request	
Times 30/60/90 Days Late 0/0/0		Times 30/60/90 Days Late 0/0/0	
Month's Reviewed 14		Month's Reviewed 15	
Term Source Type		Term Source Type Provided	
High Balance \$1,330.00		High Balance \$1,330.00	
High Credit \$1,330.00		High Credit \$1,330.00	
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	
2016 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 Jul Aug Aug Sep Sep Oct Oct Nov Nov Dec Dec		2016 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	
2015 Jan Jan Feb Feb Mar Mar Apr Apr May May Jun Jun		2015 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	
Jul Jul Aug Aug Sep Sep Oct Oct Nov Nov Dec Dec		2015 Jan Jul Feb Aug Mar Sep Apr Oct May Nov Jun Dec	
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 N/A N/A N/A	
✓ 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

AMERICAN EXPRESS
PO BOX 981537

EL PASO, TX 799981537
(800) 874-2717

Account ID:
860f72d6baa3aad2ea6e57395cfa59ee

Creditor information

AMERICAN EXPRESS
PO BOX 297871
FORT LAUDERDALE, FL 33329
(800) 874-2717

Account ID:
78080ee0e60195921cce63e18a53f291

Auto loans

Total count

0

GULF EMPL CR UN

Jan 31, 2026

\$22,770.00

In good standing

Overview

You have 99% left to pay on this loan.

Balance:

\$22,770.00

Highest balance:

\$22,952.00

Account details

Account Number121025000090552502

Account StatusOpen

Open DateDec 10, 2025

Last ActivityJan 1, 2026

TypeAutomobile

ResponsibilityIndividual

RemarksAuto

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

Month's Reviewed1

Terms Count72

Term Source TypeProvided

High Balance\$22,952.00

High Credit\$22,952.00

Monthly Payment\$396.00

Current Payment StatusAs 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

</

Account ID:
020c7b6c28478ffb76b50b4c061fb85e

GULF EMPL CR UN
5140 W PARKWAY ST
GROVES, TX 77619
(409) 963-1191

Account ID:
5020f6dae3d48c4e71b7637c620a4c8d

CAPITAL ONE AUTO
FINAN

Dec 31, 2025	\$0.00 Closed	Dec 15, 2025	\$0.00 Closed
Overview		Overview	
You have 0% left to pay on this loan.		You have 0% left to pay on this loan.	
Balance:	Highest balance:	Balance:	Highest balance:
\$0.00	\$26,303.00	\$0.00	\$26,303.00
Account details		Account details	
Account Number	62010465760011001	Account Number	620104XXXXXXXXXX
Account Status	Closed	Account Status	Closed
Open Date	Oct 3, 2024	Open Date	Oct 3, 2024
Last Activity	Dec 1, 2025	Last Activity	Dec 1, 2025
Type	Automobile	Type	Automobile
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	14	Month's Reviewed	15
Terms Count	59	Terms Count	59
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$26,303.00	High Balance	\$26,303.00
High Credit	\$26,303.00	High Credit	\$26,303.00
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 ✓
	Jul ✓	Aug ✓	Sep ✓
	Oct ✓	Nov ✓	Dec ✓
2024	Jan	Feb	Mar
	Apr	May	Jun
	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

CAPITAL ONE AUTO FIN
CREDIT BUREAU DISPUTE PO BOX 2
PLANO, TX 750259407
(800) 946-0332

Creditor information

CAPITAL ONE AUTO FINAN
PO BOX 259407
PLANO, TX 75025
(800) 946-0332

Account ID:
d584fbecd1bc2b8cf1eb5d26473a36ac

NECHES FCU



Apr 16, 2025							\$0.00 Closed							Nov 1, 2019							\$0.00 Closed																											
Overview														Overview																																		
You have 0% left to pay on this loan.														You have 0% left to pay on this loan.																																		
Balance: \$0.00							Highest balance: \$8,153.00							Balance: \$0.00							Highest balance: \$8,153.00																											
Account details														Account details																																		
Account Number							1202404							Account Number							120240X																											
Account Status							Closed							Account Status							Closed																											
Open Date							Aug 13, 2015							Open Date							Aug 13, 2015																											
Last Activity							Oct 1, 2019							Last Activity							Nov 1, 2019																											
Type							Automobile							Type							Automobile																											
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							50							Month's Reviewed							51																											
Terms Count							48							Terms Count							48																											
Term Source Type							Provided							Term Source Type							Provided																											
High Balance							\$8,153.00							High Balance							\$8,153.00																											
High Credit							\$8,153.00							High Credit							\$8,153.00																											
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														2019																																		
Jan N/A							Feb N/A							Mar N/A							Apr							May							Jun													
Jul							Aug							Sep							Oct							Nov							Dec													
2024							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													
2023							2017																																									
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													
2022							2016																																									
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													
2021							2015																																									
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													
2020							30							Paid on time																																		
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													
2019							120							120 days past due							150							150 days past due																				
Jan N/A							Feb N/A							Mar N/A							Apr N/A							May N/A							Jun ✓													
Jul ✓							Aug ✓							Sep ✓							Oct ✓							Nov N/A							Dec N/A													
2018							BR							Bankruptcy							RF							Repossession or foreclosure							CC							Collection or charge off						
Jan							Feb							Mar							Apr							May							Jun													
Jul N/A							Aug N/A							Sep N/A							Oct N/A							Nov N/A							Dec N/A													
							VS							Voluntary surrender							N/A							No data available																				
✓ Paid on time																																																
30 30 days past due																																																
60 60 days past due																																																
90 90 days past due																																																
120 120 days past due																																																
Creditor information														Creditor information																																		
NECHES FCU														NECHES FCU																																		
776 MAGNOLIA AVE														776 MAGNOLIA AVE																																		

- 150

150 days past due
- BR

Bankruptcy
- RF

Repossession or foreclosure
- CC

Collection or charge off
- VS

Voluntary surrender
- N/A

No data available

PORT NECHES, TX 77651

(409) 722-1174

Account ID:

92a6944d824ec7f2cee13c9a977ccd5a

Creditor information

NECHES FCU

776 MAGNOLIA AVE

PORT NECHES, TX 776513703

(409) 722-1174

Account ID:

3165c749c9d17fc97ef929b1a5b89186

WESTLAKE

FINANCIAL SVC



Nov 30, 2024							\$0.00 Closed							Oct 11, 2024							\$0.00 Closed																																																														
Overview																																																																																			
You have 0% left to pay on this loan.																																																																																			
Balance: \$0.00														Highest balance: \$30,225.00																																																																					
Account details														Account details																																																																					
Account Number														24807736														Account Number														248077XX																																									
Account Status														Closed														Account Status														Closed																																									
Open Date														Mar 31, 2023														Open Date														Mar 31, 2023																																									
Last Activity														Oct 1, 2024														Last Activity														Oct 1, 2024																																									
Type														Automobile														Type														Automobile																																									
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														19														Month's Reviewed														20																																									
Terms Count														72														Terms Count														72																																									
Term Source Type														Provided														Term Source Type														Provided																																									
High Balance														\$30,225.00														High Balance														\$30,225.00																																									
High Credit														\$30,225.00														High Credit														\$30,225.00																																									
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														2024														2023														2023																																									
Jan														Feb														Mar														Apr														May														Jun													
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✓														✓														N/A														✓														✓														N/A													
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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

WESTLAKE SERVICE INC
4751 WILSHIRE BLVD STE 100
LOS ANGELES, CA 900103847
(323) 692-4159

Account ID:
ad35625e03237d67db5fbab6eef31588

Creditor information

WESTLAKE FINANCIAL SVC
4751 WILSHIRE BLVD STE 1
LOS ANGELES, CA 90010
(888) 739-9192

Account ID:
c3079fdf33e776d00e539b5ea620be59

Other

Total count	0	16	13
DENEFITS LLC		<div><div>Feb 16, 2026</div><div>\$668.00</div><div>Past due</div></div> <div><div>Overview</div><div>You have 37% left to pay on this loan.</div><div><div></div></div><div><div>Balance:</div><div>\$668.00</div><div>Highest balance:</div><div>\$1,800.00</div></div><div><div>Account details</div><div><div>Account Number</div><div>NEM3FN129383</div></div><div><div>Account Status</div><div>Open</div></div><div><div>Open Date</div><div>Apr 8, 2025</div></div><div><div>Last Activity</div><div>Jan 16, 2026</div></div><div><div>Type</div><div>Installment Sales Contract</div></div><div><div>Responsibility</div><div>Individual</div></div><div><div>Remarks</div><div>Variable/adjustable Rate</div></div><div><div>Times 30/60/90 Days Late</div><div>1/0/0</div></div><div><div>Month's Reviewed</div><div>10</div></div><div><div>Terms Count</div><div>12</div></div><div><div>Term Source Type</div><div>Calculated</div></div><div><div>High Balance</div><div>\$1,800.00</div></div><div><div>High Credit</div><div>\$1,800.00</div></div><div><div>Monthly Payment</div><div>\$150.00</div></div><div><div>Current Payment Status</div><div>Late 30 Days</div></div><div><div>Amount Past Due</div><div>\$359.00</div></div></div><div><div>Payment history</div><div>You've made 90% of reported payments for this account on time.</div><div><div>2026</div><div><div>Jan</div><div>Feb</div><div>Mar</div><div>Apr</div><div>May</div><div>Jun</div></div><div><div>30</div><div></div><div></div><div></div><div></div><div></div></div><div><div>Jul</div><div>Aug</div><div>Sep</div><div>Oct</div><div>Nov</div><div>Dec</div></div><div><div></div><div></div><div></div><div></div><div></div><div></div></div></div><div><div>2025</div><div><div>Jan</div><div>Feb</div><div>Mar</div><div>Apr</div><div>May</div><div>Jun</div></div><div><div></div><div></div><div></div><div></div><div></div><div></div></div><div><div>Jul</div><div>Aug</div><div>Sep</div><div>Oct</div><div>Nov</div><div>Dec</div></div><div><div></div><div></div><div></div><div></div><div></div><div></div></div></div><div><div><div></div><div>Paid on time</div></div><div><div>30</div><div>30 days past due</div></div><div><div>60</div><div>60 days past due</div></div><div><div>90</div><div>90 days past due</div></div><div><div>120</div><div>120 days past due</div></div><div><div>150</div><div>150 days past due</div></div><div><div>BR</div><div>Bankruptcy</div></div><div><div>RF</div><div>Repossession or foreclosure</div></div><div><div>CC</div><div>Collection or charge off</div></div><div><div>VS</div><div>Voluntary surrender</div></div><div><div>N/A</div><div>No data available</div></div></div></div></div>	<div><div>Creditor information</div><div>DENEFITS LLC</div></div>

Account ID:
1ba71ee94f201b8ac6cf721d4f02e48d

Account ID:
a3f2cb1208b09efc160138ed956f422a

Overview

You have 0% left to pay on this loan.

Balance:

Highest balance:

\$119.00

Account details

Account Number	114596XX
Account Status	Open
Open Date	Sep 18, 2011
Last Activity	Jan 1, 2026
Type	Child Support
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	1
Term Source Type	Provided
High Balance	
High Credit	
Monthly Payment	\$119.00
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
	✓	✓	✓	✓	✓	✓

- ✓ 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

OFFICE OF THE ATTY GEN
PO BOX 12017
AUSTIN, TX 78711

Account ID:
96f89456dc0426d8cfb65a0495c5760b

NECHES FCU



Apr 25, 2025

\$6,887.00
Unknown

Overview

You have 0% left to pay on this loan.

Balance: **\$6,887.00** Highest balance: **\$6,887.00**

Account details

Account Number **1202407**
Account Status **Charge Off**
Open Date **Nov 1, 2019**
Last Activity **Mar 25, 2025**
Type **Unsecured**
Responsibility **Maker**
Remarks **Unpaid Balance Reported As A Loss By Credit Grantor**
Times 30/60/90 Days Late **1/1/0**
Month's Reviewed **38**
Terms Count **60**
Term Source Type **Provided**
High Balance
High Credit
Monthly Payment **\$0.00**
Current Payment Status **Collection/Charge-off**
Amount Past Due **\$6,887.00**

Payment history

You've made 95% of reported payments for this account on time.

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

Jan 3, 2023

\$6,887.00
Closed

Overview

You have 69% left to pay on this loan.

Balance: **\$6,887.00** Highest balance: **\$10,000.00**

Account details

Account Number **120240X**
Account Status **Charge Off**
Open Date **Nov 1, 2019**
Last Activity **Dec 1, 2022**
Type **Unsecured**
Responsibility **Maker**
Remarks **Unpaid Balance Reported As A Loss By Credit Grantor**
Times 30/60/90 Days Late **1/1/0**
Month's Reviewed **38**
Terms Count **60**
Term Source Type **Provided**
High Balance **\$10,000.00**
High Credit **\$10,000.00**
Monthly Payment **\$0.00**
Current Payment Status **Collection/Charge-off**
Amount Past Due

Payment history

You've made 95% of reported payments for this account on time.

2023	Jan	Feb	Mar	Apr	May	Jun
	CC					
	Jul	Aug	Sep	Oct	Nov	Dec
2022	Jan	Feb	Mar	Apr	May	Jun
	✓	✓	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec
	✓	✓	✓	30	60	CC
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
						✓

✓ Paid on time
30 30 days past due
60 60 days past due
90 90 days past due
120 120 days past due

Jul	Aug	Sep	Oct	Nov	Dec
				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

NECHES FCU
776 MAGNOLIA AVE
PORT NECHES, TX 77651
(409) 722-1174

Creditor information

NECHES FCU
776 MAGNOLIA AVE
PORT NECHES, TX 776513703
(409) 722-1174

Account ID:
fde73d70424a0155edb4fdc0961c04a4

NECHES FCU

Apr 25, 2025

\$1,464.00

Unknown

Overview

You have 0% left to pay on this loan.

Balance:

\$1,464.00

Highest balance:

Account details

Account Number1202405

Account StatusCharge Off

Open DateJun 29, 2017

Last ActivityMar 25, 2025

TypeUnsecured

ResponsibilityMaker

Remarks

Times 30/60/90 Days Late1/1/0

Month's Reviewed67

Terms Count60

Term Source TypeProvided

High Balance

High Credit

Monthly Payment\$0.00

Current Payment StatusCollection/Charge-off

Amount Past Due\$1,464.00

Payment history

You've made 97% of reported payments for this account on time.

2025

Jan60

FebCC

MarCC

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2024

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec30

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

Jan 3, 2023

\$1,464.00

Closed

Overview

You have 15% left to pay on this loan.

Balance:

\$1,464.00

Highest balance:

Account details

Account Number120240X

Account StatusCharge Off

Open DateJun 29, 2017

Last ActivityDec 1, 2022

TypeUnsecured

ResponsibilityMaker

RemarksUnpaid Balance Reported As A Loss By Credit Grantor

Times 30/60/90 Days Late1/1/0

Month's Reviewed67

Terms Count60

Term Source TypeProvided

High Balance\$9,717.00

High Credit\$9,717.00

Monthly Payment\$0.00

Current Payment StatusCollection/Charge-off

Amount Past Due

Payment history

You've made 97% of reported payments for this account on time.

2023

JanCC

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

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

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
			✓	✓	✓	✓

- ✓ 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

GULF EMP C
PO BOX 848
GROVES, TX 776190848
(409) 963-1191

Account ID:
a57a0f05ad2e5d3d412258644553edad

Creditor information

GULF EMPL CR UN
5140 W PARKWAY ST
GROVES, TX 77619
(409) 963-1191

Account ID:
1f7b3f436689be5e3d897bdba1c9f7da

CONN APPLIANCES
INC

May 20, 2025 \$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$684.00

Account details

Account Number 245776471
Account Status Closed
Open Date Jan 8, 2019
Last Activity Dec 1, 2020
Type Secured
Responsibility Individual
Remarks Closed Or Paid Account/zero Balance
Times 30/60/90 Days Late 0/0/0
Month's Reviewed 23
Terms Count 24
Term Source Type Provided
High Balance \$684.00
High Credit \$684.00
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	N/A	N/A	N/A		
	Jul	Aug	Sep	Oct	Nov	Dec
2024	Jan	Feb	Mar	Apr	May	Jun
	N/A	N/A	N/A	N/A	N/A	N/A

Dec 1, 2020 \$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00 Highest balance: \$684.00

Account details

Account Number 245776XXX
Account Status Closed
Open Date Jan 8, 2019
Last Activity Dec 1, 2020
Type Secured
Responsibility Individual
Remarks
Times 30/60/90 Days Late 0/0/0
Month's Reviewed 23
Terms Count 24
Term Source Type Provided
High Balance \$684.00
High Credit \$684.00
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.

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

Creditor information

CONN CREDIT CORP
PO BOX 2358
BEAUMONT, TX 777042358
[\(877\) 358-1252](tel:(877)358-1252)

Account ID:
3b3723a68cf8d0d38d037226b47148c6

CONN APPLIANCES
INC

⊖

May 20, 2025

\$0.00
Closed

Jul 1, 2021

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Overview

You have 0% left to pay on this loan.

Balance: \$0.00

Highest balance: \$777.00

Balance: \$0.00

Highest balance: \$777.00

Account details

Account Number 245776475

Account Status Closed

Open Date Mar 26, 2021

Last Activity Jul 1, 2021

Type Secured

Responsibility Individual

Remarks Closed Or Paid Account/zero Balance

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

Month's Reviewed 4

Terms Count 24

Term Source Type Provided

High Balance \$777.00

High Credit \$777.00

Monthly Payment \$0.00

Account details

Account Number 245776XXX

Account Status Closed

Open Date Mar 26, 2021

Last Activity Jul 1, 2021

Type Secured

Responsibility Individual

Remarks

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

Month's Reviewed 4

Terms Count 24

Term Source Type Provided

High Balance \$777.00

High Credit \$777.00

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

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
	✓					
	✓	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

CONN APPLIANCES INC
1401 RANKIN RD STE 300
HOUSTON, TX 77073
(877) 358-1252

Account ID:
373c95612f85d14b3a856b13df45024a

Creditor information

CONN CREDIT CORP
PO BOX 2358
BEAUMONT, TX 777042358
(877) 358-1252

Account ID:
159d9398a332a159b27180d0f6dcee79

CONN APPLIANCES
INC

May 20, 2025	\$0.00 Closed	Apr 1, 2017	\$0.00 Closed
Overview		Overview	
You have 0% left to pay on this loan.		You have 0% left to pay on this loan.	
Balance: \$0.00	Highest balance: \$914.00	Balance: \$0.00	Highest balance: \$914.00
Account details		Account details	
Account Number	245776440	Account Number	245776XXX
Account Status	Closed	Account Status	Closed
Open Date	Apr 25, 2016	Open Date	Apr 25, 2016
Last Activity	Apr 1, 2017	Last Activity	Apr 1, 2017
Type	Secured	Type	Secured
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	20	Month's Reviewed	20
Terms Count	12	Terms Count	12
Term Source Type	Provided	Term Source Type	Provided
		High Balance	\$914.00

High Balance	\$914.00	High Credit	\$914.00
High Credit	\$914.00	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.

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

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
2015	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

CONN APPLIANCES INC
1401 RANKIN RD STE 300
HOUSTON, TX 77073
(877) 358-1252

Account ID:
c0c0ec60aa11f73c84bdc0ce8ced0c4

Creditor information

CONN CREDIT CORP
PO BOX 2358
BEAUMONT, TX 777042358
(877) 358-1252

Account ID:
f00bf2d437efb5d0356c15d9941d3f83

CONN APPLIANCES
INC



May 20, 2025
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$4,439.00

Account details

Account Number 245776439
Account Status Closed

Sep 1, 2016
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$4,439.00

Account details

Account Number 245776XXX
Account Status Closed

Open Date	Jul 25, 2015	Open Date	Jul 25, 2015
Last Activity	Sep 1, 2016	Last Activity	Sep 1, 2016
Type	Secured	Type	Secured
Responsibility	Individual	Responsibility	Individual
Remarks	Closed Or Paid Account/zero Balance		
Times 30/60/90 Days Late	0/0/0	Times 30/60/90 Days Late	0/0/0
Month's Reviewed	25	Month's Reviewed	24
Terms Count	30	Terms Count	30
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$4,439.00	High Balance	\$4,439.00
High Credit	\$4,439.00	High Credit	\$4,439.00
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

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

Payment history

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

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
	✓	✓	✓	✓	✓	✓
2014	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

CONN APPLIANCES INC
1401 RANKIN RD STE 300
HOUSTON, TX 77073
(877) 358-1252

Account ID:
035d96d66c5455a52a38cc3a71162f2b

Creditor information

CONN CREDIT CORP
PO BOX 2358
BEAUMONT, TX 777042358
(877) 358-1252

Account ID:
3f2bd4a0e4f693f29d13cead656f949b



May 20, 2025

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: **\$0.00** Highest balance: **\$2,030.00**

Account details

Account Number **245776472**

Account Status **Closed**

Open Date **Jan 3, 2020**

Last Activity **Jan 1, 2021**

Type **Secured**

Responsibility **Individual**

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

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

Month's Reviewed **12**

Terms Count **34**

Term Source Type **Provided**

High Balance **\$2,030.00**

High Credit **\$2,030.00**

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

CONN CREDIT CORP

Jan 1, 2021

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: **\$0.00** Highest balance: **\$2,030.00**

Account details

Account Number **245776XXX**

Account Status **Closed**

Open Date **Jan 3, 2020**

Last Activity **Jan 1, 2021**

Type **Secured**

Responsibility **Individual**

Remarks

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

Month's Reviewed **12**

Terms Count **34**

Term Source Type **Provided**

High Balance **\$2,030.00**

High Credit **\$2,030.00**

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.

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
	✓	✓	✓	✓	✓	✓
✓ 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

CONN APPLIANCES INC
1401 RANKIN RD STE 300
HOUSTON, TX 77073
(877) 358-1252

Account ID:
c9f06150985bf1b2079b2c29af25d26c

Account ID:
a60d5df962d7ffd55e54e7191a1d4509

CONN CREDIT CORP

May 20, 2025
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$1,272.00

Account details

Account Number 245776437
Account Status Closed
Open Date May 2, 2014
Last Activity Oct 1, 2014
Type Secured
Responsibility Individual
Remarks Closed Or Paid Account/zero Balance
Times 30/60/90 Days Late 0/0/0
Month's Reviewed 16
Terms Count 24
Term Source Type Provided
High Balance \$1,272.00
High Credit \$1,272.00
Monthly Payment \$0.00
Current Payment Status As Agreed
Amount Past Due

Payment history

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

- 9090 days past due
- 120120 days past due
- 150150 days past due
- BRBankruptcy
- RFRepossession or foreclosure
- CCCollection or charge off
- VSVoluntary surrender
- N/ANo data available

Creditor information

CONN CREDIT CORP
PO BOX 2358
BEAUMONT, TX 777042358
(877) 358-1252

Account ID:
dbec64c7ce89492e6c759b83543dc3a7

CONN CREDIT CORP

May 20, 2025
\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$2,080.00

Account details

Account Number 245776438
Account Status Closed
Open Date Jun 13, 2014
Last Activity Apr 1, 2016
Type Secured
Responsibility Individual

Remarks Closed Or Paid Account/zero Balance

Times 30/60/90 Days Late 0/0/0
Month's Reviewed 30
Terms Count 30
Term Source Type Provided
High Balance \$2,080.00
High Credit \$2,080.00
Monthly Payment \$0.00
Current Payment Status As Agreed

Amount Past Due

Payment history

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

CONN CREDIT CORP
PO BOX 2358
BEAUMONT, TX 777042358
(877) 358-1252

Account ID:
b79472982a410c4e9690684b4b47697d

OPORTUN/PROGRES
O FINAN

May 20, 2025	\$0.00	Jun 28, 2022	\$0.00
Closed		Closed	
Overview		Overview	
You have 0% left to pay on this loan.		You have 0% left to pay on this loan.	
Balance: \$0.00	Highest balance:	Balance: \$0.00	Highest balance: \$6,600.00
Account details		Account details	
Account Number	4755846	Account Number	475584X
Account Status	Charge Off	Account Status	Refinanced
Open Date	Jul 28, 2021	Open Date	Jul 28, 2021
Last Activity	Jan 20, 2022	Last Activity	Jun 1, 2022
Type	Unsecured	Type	Unsecured
Responsibility	Individual	Responsibility	Individual
Remarks	Charged Off Account	Remarks	Account Transferred To Another Office, Account Closed Due To Transfer Or Refinance
Times 30/60/90 Days Late	0/0/0		
Month's Reviewed	42	Times 30/60/90 Days Late	1/1/1
Terms Count	36	Month's Reviewed	12
Term Source Type	Provided	Terms Count	36
High Balance		Term Source Type	Provided
High Credit		High Balance	\$6,600.00
Monthly Payment	\$0.00	High Credit	\$6,600.00
Current Payment Status	Collection/Charge-off	Monthly Payment	\$0.00
Amount Past Due		Current Payment Status	Collection/Charge-off
Payment history		Amount Past Due	
You've made 100% of reported payments for this account on time.		Payment history	
		You've made 75% of reported payments for this account on time.	
2025	Jan N/A	Feb N/A	Mar N/A
	Apr N/A	May	Jun
	Jul	Aug	Sep
	Oct	Nov	Dec
2024	Jan N/A	Feb N/A	Mar N/A
	Apr N/A	May N/A	Jun N/A
	Jul	Aug	Sep
	Oct	Nov	Dec
	✓	30	60
	90	CC	CC

	Jul	Aug	Sep	Oct	Nov	Dec	2021	Jan	Feb	Mar	Apr	May	Jun
	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
	N/A	N/A	N/A	N/A	N/A	N/A		✓	N/A	✓	✓	✓	✓
	Jul	Aug	Sep	Oct	Nov	Dec		✓	Paid on time				
	N/A	N/A	N/A	N/A	N/A	N/A		30	30 days past due				
2022	Jan	Feb	Mar	Apr	May	Jun		60	60 days past due				
	✓	N/A	N/A	N/A	N/A	N/A		90	90 days past due				
	N/A	N/A	N/A	N/A	N/A	N/A		120	120 days past due				
2021	Jan	Feb	Mar	Apr	May	Jun		150	150 days past due				
	Jul	Aug	Sep	Oct	Nov	Dec		BR	Bankruptcy				
	N/A	N/A	✓	✓	✓	✓		RF	Repossession or foreclosure				
	✓	Paid on time						CC	Collection or charge off				
	30	30 days past due						VS	Voluntary surrender				
	60	60 days past due						N/A	No data available				
	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/Progreso Finan
PO BOX 560910
THE COLONY, TX 75056
(866) 488-6090

Account ID:
720db7dd3b2ff242809d4ba05bbc9852

Creditor information

Oportun, Inc
2 Circle Star Way
San Carlos, CA 940706200
(650) 381-4025

Account ID:
d928bf45f233b9e0d19a98b067173b75

NECHES FCU



Apr 16, 2025

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$5,700.00

Account details

Account Number 1202406
Account Status Closed
Open Date Oct 3, 2019
Last Activity Oct 1, 2019
Type Unsecured
Responsibility Individual

Remarks Closed Or Paid Account/zero Balance

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

Month's Reviewed 1

Terms Count 60

Term Source Type Provided

High Balance \$5,700.00

High Credit \$5,700.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Payment history

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

Nov 1, 2019

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$5,700.00

Account details

Account Number 120240X
Account Status Closed
Open Date Oct 3, 2019
Last Activity Nov 1, 2019
Type Unsecured
Responsibility Individual

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

Month's Reviewed 1

Terms Count 60

Term Source Type Provided

High Balance \$5,700.00

High Credit \$5,700.00

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.

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

2024	Jan	Feb	Mar	Apr	May	Jun	<div><div>✔ Paid on time</div><div>3030 days past due</div><div>6060 days past due</div><div>9090 days past due</div><div>120120 days past due</div><div>150150 days past due</div><div>BRBankruptcy</div><div>RFRepossession or foreclosure</div><div>CCCollection or charge off</div><div>VSVoluntary surrender</div><div>N/ANo data available</div></div>
	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	
2023	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	
2022	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	
2021	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	
2020	Jan	Feb	Mar	Apr	May	Jun	<div>Creditor information</div> <div>NECHES FCU</div> <div>776 MAGNOLIA AVE</div> <div>PORT NECHES, TX 77651</div> <div>(409) 722-1174</div> <div>Account ID:</div> <div>9330303ab852888837a93a023b288fb5</div>
	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	
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	
	✔ Paid on time						
	3030 days past due						
	6060 days past due						
	9090 days past due						
	120120 days past due						
	150150 days past due						
	BRBankruptcy						
	RFRepossession or foreclosure						
	CCCollection or charge off						
	VSVoluntary surrender						
	N/ANo data available						

Creditor information

NECHES FCU
776 MAGNOLIA AVE
PORT NECHES, TX 776513703
(409) 722-1174

Account ID:
e89bf23d161df447df01fc8a7f295972

NECHES FCU



Apr 16, 2025
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$3,169.00

Account details

Account Number	1202402
Account Status	Closed
Open Date	Apr 16, 2010
Last Activity	Jun 1, 2015
Type	Unsecured
Responsibility	Individual
Remarks	Closed Or Paid Account/zero Balance
Times 30/60/90 Days Late	0/0/0
Month's Reviewed	63
Terms Count	22
Term Source Type	Provided
High Balance	\$3,169.00
High Credit	\$3,169.00

Monthly Payment \$0.00

Current Payment Status As Agreed

Amount Past Due

Payment history

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

NECHES FCU
776 MAGNOLIA AVE
PORT NECHES, TX 776513703
(409) 722-1174

Account ID:
72f5551f1bf2ee02785bddd7c6bebf06

COVINGTON CREDIT

Sep 30, 2023

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$664.00

Account details

Account Number 358700780407
Account Status Closed
Open Date Jun 14, 2022
Last Activity Jan 1, 2023

Jan 27, 2023

\$0.00
Closed

Overview

You have 0% left to pay on this loan.

Balance: \$0.00
Highest balance: \$664.00

Account details

Account Number 358700XXXXXX
Account Status Closed
Open Date Jun 14, 2022
Last Activity Jan 1, 2023

Type	Note Loan	Type	Note Loan
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	15	Month's Reviewed	8
Terms Count	9	Terms Count	9
Term Source Type	Provided	Term Source Type	Provided
High Balance	\$664.00	High Balance	\$664.00
High Credit	\$664.00	High Credit	\$664.00
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

2023	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				
2022	Jan	Feb	Mar	Apr	May	Jun
						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

COVINGTON CREDIT
PO BOX 1947
GREENVILLE, SC 29602
(866) 413-1836

Account ID:
6275868ac84860dac69c8d0b2cc575c9

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

COVINGTON CREDIT
301 N MAIN ST
GREENVILLE, SC 29601
(864) 233-9033

Account ID:
9c7a5ebef6a91f6c78fe777b77f60235

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	4	4
Hide Details		Dec 10, 2025	GULF CREDIT UNION Finance
		Creditor information	
		GULF CREDIT UNION 5140 W PARKWAY GROVES, TX 77619	
Hide Details		Jun 3, 2025	CAPITAL ONE BANK USA Banking
		Creditor information	

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

Hide Details			Jun 3, 2025	CAP ONE NA Banking	Creditor information CAP ONE NA PO BOX 30281 SALT LAKE CITY, UT 84130
Hide Details			Oct 18, 2024	JPMCB CARD Banking	Creditor information JPMCB CARD PO BOX 15298 WILMINGTON, DE 19850
Hide Details		Oct 3, 2024		CAPITAL ONE AUTO FIN Finance	Creditor information CAPITAL ONE AUTO FIN PO BOX 259407 PLANO, TX 75025
Hide Details			Oct 3, 2024	CAPITAL ONE AUTO FIN Finance	Creditor information CAPITAL ONE AUTO FIN PO BOX 259407 PLANO, TX 75025
Hide Details		Jun 11, 2024		CAPITAL ONE Banking	Creditor information CAPITAL ONE 15000 CAPITAL ONE DR RICHMOND, VA 232381119
Hide Details			Jun 11, 2024	DISCOVERC Banking	Creditor information DISCOVERC 12 READS WAY NEW CASTLE, DE 19720

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	3	3
Hide Details 		Feb 14, 2026	\$6,891.00 JEFFERSON CAPITAL LL	Feb 14, 2026 JEFFERSON CAPITAL SYST
		Account details		Account details
		Account Number	3717916447	Account Number 371791XXXX
		Date Opened	Jun 29, 2023	Date Opened Jun 29, 2023

Last Activity	Jan 14, 2026	Last Activity	Jun 1, 2023
Original Creditor	OPORTUN INC	Original Creditor	OPORTUN INC
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Term Source Type		Term Source Type	Provided
Current Rating	Collection/Charge-off	Current Rating	Collection/Charge-off
Status	Open	Status	Closed
Type	Individual	Type	Individual
High Balance	\$6,737.00	High Balance	\$6,737.00
Unpaid Balance	\$6,891.00	Unpaid Balance	\$6,891.00
Highest Adverse Rating	Collection/Charge-off	Highest Adverse Rating	Collection/Charge-off
Most Recent Adverse Rating	No Data Available	Most Recent Adverse Rating	Collection/Charge-off

Comments
Consumer Disputes This Account Information

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
	N/A	CC	N/A	N/A	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2024	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
2023	Jan	Feb	Mar	Apr	May	Jun
						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				

Collection agency

JEFFERSON CAPITAL LL
200 14TH AVE E
SARTELL, MN 56377
(866) 219-0725

Account ID:
4066cefb5582fe10edafdf5e023667b

Comments
Account Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department

Account details

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

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

JEFFERSON CAPITAL SYST
200 14TH AVE E
SARTELL, MN 56377
(866) 219-0725

Account ID:
2dd535633ea42a63e626b2b560c6c608

Hide Details

Feb 14, 2026
\$2,074.00
JEFFERSON CAPITAL LL

Account details

Account Number	4005535583
Date Opened	Jan 15, 2025
Last Activity	Jan 14, 2026
Original Creditor	CONNS
Monthly Payment	\$0.00
Term Source Type	
Current Rating	Collection/Charge-off

Feb 14, 2026
\$2,074.00
JEFFERSON CAPITAL SYST

Account details

Account Number	400553XXXX
Date Opened	Jan 15, 2025
Last Activity	Jan 1, 2025
Original Creditor	CONNS
Monthly Payment	\$0.00
Term Source Type	Provided
Current Rating	Collection/Charge-off

Status	Open	Status	Closed
Type	Individual	Type	Individual
High Balance	\$2,074.00	High Balance	\$2,074.00
Unpaid Balance	\$2,074.00	Unpaid Balance	\$2,074.00
Highest Adverse Rating	Collection/Charge-off	Highest Adverse Rating	Collection/Charge-off
Most Recent Adverse Rating	No Data Available	Most Recent Adverse Rating	Collection/Charge-off
Comments	Consumer Disputes This Account Information	Comments	Account Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or Credit Grantor's Internal Collection Department
Account details		Account details	
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 CC	Feb	
	Jul	Aug	Sep
	Oct	Nov	Dec
2025	Jan N/A	Feb N/A	Mar N/A
	Apr CC	May CC	Jun CC
	Jul CC	Aug CC	Sep CC
	Oct CC	Nov CC	Dec 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		Collection agency	
JEFFERSON CAPITAL LL 200 14TH AVE E SARTELL, MN 56377 (866) 219-0725		JEFFERSON CAPITAL SYST 200 14TH AVE E SARTELL, MN 56377 (866) 219-0725	
Account ID: cff36c14dab4b459b33ed22c5bd45b9c		Account ID: db780b8832298e482d9960902458ea63	

Hide Details



Feb 13, 2026	\$1,954.00 MIDLAND CREDIT MANAG	Feb 13, 2026	\$1,954.00 MIDLAND CREDIT MANAG
Account details		Account details	
Account Number	316818923	Account Number	316818XXX
Date Opened	Mar 30, 2022	Date Opened	Mar 30, 2022
Last Activity	Jan 13, 2026	Last Activity	Mar 1, 2022
Original Creditor	COMENITY CAPITAL BANK	Original Creditor	COMENITY CAPITAL BANK
Monthly Payment	\$0.00	Monthly Payment	\$0.00
Term Source Type		Term Source Type	Provided
Current Rating	Collection/Charge-off	Current Rating	Collection/Charge-off
Status	Open	Status	Closed
Type	Individual	Type	Individual
High Balance	\$1,750.00	High Balance	\$1,750.00
Unpaid Balance	\$1,954.00	Unpaid Balance	\$1,954.00
Highest Adverse Rating	Collection/Charge-off	Highest Adverse Rating	Collection/Charge-off
Most Recent Adverse Rating	No Data Available	Most Recent Adverse Rating	Collection/Charge-off
Comments	Consumer Disputes This Account Information	Comments	Account Seriously Past Due Date/account Assigned To Attorney, Collection Agency, Or
Account details			

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

Credit Grantor's Internal
Collection Department

2026	Jan	Feb	Mar	Apr	May	Jun
	CC					
	Jul	Aug	Sep	Oct	Nov	Dec
2025	Jan	Feb	Mar	Apr	May	Jun
	CC	CC	CC	N/A	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
	N/A	N/A	N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	CC	CC	CC	CC
2022	Jan	Feb	Mar	Apr	May	Jun
			N/A	N/A	N/A	N/A
	Jul	Aug	Sep	Oct	Nov	Dec
	N/A	N/A	N/A	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

Collection agency

MIDLAND CREDIT MANAG
320 E BIG BEAVER RD STE 300
TROY, MI 480831271
(877) 822-0381

Account ID:
b0f81422c8f3ce7318c531c8f0f8b9b4

Account details

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

2026	Jan	Feb	Mar	Apr	May	Jun
	CC	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
	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
	CC	CC	CC	CC	CC	CC
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC
2022	Jan	Feb	Mar	Apr	May	Jun
	Jul	Aug	Sep	Oct	Nov	Dec
	CC	CC	CC	CC	CC	CC

- ✓

Paid on time
- 30

30 days past due
- 60

60 days past due
- 90

90 days past due
- 120

120 days past due
- 150

150 days past due
- BR

Bankruptcy
- RF

Repossession or foreclosure
- CC

Collection or charge off
- VS

Voluntary surrender
- N/A

No data available

Collection agency

MIDLAND CREDIT MANAG
320 E BIG BEAVER RD STE
TROY, MI 48083
(877) 822-0381

Account ID:
834f094ba5d80eeb1366297f9105a509

Public Records

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

Bureau

TransUnion

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
AMERICAN EXPRESS	PO BOX 297871, FORT LAUDERDALE, FL 33329	(800) 874-2717
BANK OF AMERICA	PO BOX 982238, EL PASO, TX 79998	(800) 421-2110
CAPITAL ONE AUTO FINAN	PO BOX 259407, PLANO, TX 75025	(800) 946-0332
CAPITAL ONE BANK USA	PO BOX 31293, SALT LAKE CITY, UT 84131	(800) 955-7070
CFNA/BRIDGESTONE RET	6275 EASTLAND RD, BROOKPARK, OH 44142	(216) 362-5000
CITI TY MC/CBNA	PO BOX 6283, SIOUX FALLS, SD 57117	(800) 917-7700
CONN APPLIANCES INC	1401 RANKIN RD STE 300, HOUSTON, TX 77073	(877) 358-1252

CONN CREDIT CORP	PO BOX 2358, BEAUMONT, TX 777042358	(877) 358-1252
COVINGTON CREDIT	301 N MAIN ST, GREENVILLE, SC 29601	(864) 233-9033
DENEFITS LLC	16500 BAKE PKWY, IRVINE, CA 926185602	(949) 356-6826
FEB DESTINY/CCI	14600 NW GREENBRIER PKWY, BEAVERTON, OR 97006	(800) 583-5698
GULF EMPL CR UN	5140 W PARKWAY ST, GROVES, TX 77619	(409) 963-1191
JEFFERSON CAPITAL SYST	200 14TH AVE E, SARTELL, MN 56377	(866) 219-0725
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
MIDLAND CREDIT MANAGEM	320 E BIG BEAVER RD STE, TROY, MI 48083	(877) 822-0381
NECHES FCU	776 MAGNOLIA AVE, PORT NECHES, TX 77651	(409) 722-1174
NECHES FCU	776 MAGNOLIA AVE, PORT NECHES, TX 776513703	(409) 722-1174
OFFICE OF THE ATTY GEN	PO BOX 12017, AUSTIN, TX 78711	Unavailable
OPORTUN/PROGRESO FINAN	PO BOX 560910, THE COLONY, TX 75056	(866) 488-6090
SYNCB/CARE CREDIT	PO BOX 71757, PHILADELPHIA, PA 191761757	(866) 396-8254
SYNCB/SYNCB NATIONS	PO BOX 71727, PHILADELPHIA, PA 19176	(866) 396-8254
SYNCB/SYNCHRONY NETW	PO BOX 71757, PHILADELPHIA, PA 19176	(866) 396-8254
TBOM/MILESTONE	PO BOX 4499, BEAVERTON, OR 97076	(800) 305-0330
WESTLAKE FINANCIAL SVC	4751 WILSHIRE BLVD STE 1, LOS ANGELES, CA 90010	(888) 739-9192
ZALES CREDIT CARD	PO BOX 182120, COLUMBUS, OH 43218	Unavailable

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.](#)