



Reported as of Dec 08, 2019

Artush ARUTYUNYAN's Credit Report

Provided by TransUnion

Overview

Your Credit Score



Account Mix

Credit Cards	16
Real Estate	0
Auto	0
Student	0
Other Loans	0
Total Accounts:	16

Employer Reported

EMPLOYED

UNKNOWN 0000

Date Reported

Sep 13, 2019

May 7, 2009

Accounts

SYNCB/LUXURY		\$8,541	
		90% of Credit Limit*	
Account Details		Payment History	
Last Reported	Dec 02, 2019	Latest Status: Current	
Creditor Name	SYNCB/LUXURY	2019	
Account Type	Charge Account	J F M A M J J A S O N D	
Account Status	Open		
Opened Date	Nov 05, 2019	Credit Utilization* 89.91%	
Closed Date	--	Creditor Contact Details	
Limit	\$9,500	SYNCB/SYNC BANK LUXURY	
Term	--	PO BOX 965036	
Monthly Payment	\$0	ORLANDO, FL	
Responsibility	Individual	32896	
Balance	\$8,541	(866) 396-8254	
Highest Balance	\$8,541		
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	--		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

TDRC/CARTIER		\$6,656	
		95% of Credit Limit*	
Account Details		Payment History	
Last Reported	Nov 29, 2019	Latest Status: Current	
Creditor Name	TDRC/CARTIER	2019	
Account Type	Charge Account	J F M A M J J A S O N D	
Account Status	Open		
Opened Date	Sep 22, 2019	Credit Utilization* 95.07%	
Closed Date	--		
Limit	\$7,001	Creditor Contact Details	
Term	--	CARTIER	
Monthly Payment	\$233	1000 MACARTHUR BV	
Responsibility	Individual	MAHWAH, NJ	
Balance	\$6,656	07430	
Highest Balance	\$6,898	(800) 808-6950	
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	Nov 02, 2019		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

CITI		\$76,056	
		249% of Credit Limit*	
Account Details		Payment History	
Last Reported	Nov 26, 2019	Latest Status: Current	
Creditor Name	CITI	2019	
Account Type	Flexible Spending Credit Card	J F M A M J J A S O N D	
Account Status	Open		
Opened Date	Mar 29, 2019	Credit Utilization* 249.36%	
Closed Date	--		
Limit	\$30,500	Creditor Contact Details	
Term	--	CITICARDS CBNA	
Monthly Payment	\$47,656	PO BOX 6217	
Responsibility	Individual	SIOUX FALLS, SD	
Balance	\$76,056	57117	
Highest Balance	\$76,056		
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	Nov 01, 2019		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

SYNCB/LOW		\$9,157
Account Details		Payment History
Last Reported	Nov 24, 2019	Latest Status: Current
Creditor Name	SYNCB/LOW	2019
Account Type	Charge Account	J F M A M J J A S O N D
Account Status	Closed	
Opened Date	Sep 20, 2019	Credit Utilization* 130.13%
Closed Date	Oct 25, 2019	
Limit	\$7,037	Creditor Contact Details
Term	--	SYNCB/LOWES
Monthly Payment	\$283	PO BOX 956005
Responsibility	Individual	ORLANDO, FL
Balance	\$9,157	32896
Highest Balance	\$9,250	(800) 444-1408
Payment Status	Current	
Worst Payment Status	Current	
Date of Last Payment	Nov 07, 2019	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	Canceled by credit grantor	

CAPITAL ONE		\$29,092
Account Details		Payment History
Last Reported	Nov 23, 2019	Latest Status: Current
Creditor Name	CAPITAL ONE	2019
Account Type	Business Credit Card	J F M A M J J A S O N D
Account Status	Closed	
Opened Date	Sep 03, 2019	Credit Utilization* 96.97%
Closed Date	Sep 30, 2019	
Limit	\$30,000	Creditor Contact Details
Term	--	CAPITAL ONE BANK USA NA
Monthly Payment	\$789	PO BOX 30281
Responsibility	Individual	SALT LAKE CITY, UT
Balance	\$29,092	84130
Highest Balance	\$29,092	(800) 955-7070
Payment Status	Current	
Worst Payment Status	Current	
Date of Last Payment	Nov 01, 2019	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	Canceled by credit grantor	

CAPITAL ONE		\$9,844	
Account Details		Payment History	
Last Reported	Nov 19, 2019	Latest Status: Current	
Creditor Name	CAPITAL ONE	2019 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Account Type	Flexible Spending Credit Card	2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Account Status	Closed	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Opened Date	Dec 02, 2015	2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Closed Date	Sep 30, 2019	J F M A M J J A S O N D	
Limit	\$10,000	Credit Utilization* 98.44%	
Term	--	Creditor Contact Details	
Monthly Payment	\$109	CAPITAL ONE BANK USA NA	
Responsibility	Individual	PO BOX 30281	
Balance	\$9,844	SALT LAKE CITY, UT	
Highest Balance	\$9,962	84130	
Payment Status	Current	(800) 955-7070	
Worst Payment Status	Current		
Date of Last Payment	Oct 29, 2019		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	Canceled by credit grantor		

SYNCB/HDHIPJ		\$15,828	
		99% of Credit Limit*	
Account Details		Payment History	
Last Reported	Nov 17, 2019	Latest Status: Current	
Creditor Name	SYNCB/HDHIPJ	2019 ✓ ✓	
Account Type	Charge Account	J F M A M J J A S O N D	
Account Status	Open	Credit Utilization* 98.93%	
Opened Date	Sep 25, 2019	Creditor Contact Details	
Closed Date	--	SYNCB/HOME DESIGN HI PJL	
Limit	\$16,000	PO BOX 965036	
Term	--	ORLANDO, FL	
Monthly Payment	\$434	32896	
Responsibility	Individual	(866) 396-8254	
Balance	\$15,828		
Highest Balance	\$16,095		
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	Oct 31, 2019		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

CCB/IKEAVC		\$11,978	
Account Details		Payment History	
Last Reported	Nov 17, 2019	Latest Status: Current	
Creditor Name	CCB/IKEAVC	2019	
Account Type	Credit Card	J F M A M J J A S O N D	
Account Status	Closed	✓ ✓	
Opened Date	Sep 13, 2019	Credit Utilization* 99.82%	
Closed Date	Nov 08, 2019	Creditor Contact Details	
Limit	\$12,000	COMENITYCAPITALBANK/IKEA	
Term	--	PO BOX 182120	
Monthly Payment	\$120	COLUMBUS, OH	
Responsibility	Individual	43218	
Balance	\$11,978		
Highest Balance	\$11,978		
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	--		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

WELLS FARGO		\$28,933	
Account Details		Payment History	
Last Reported	Nov 17, 2019	Latest Status: Current	
Creditor Name	WELLS FARGO	2019	
Account Type	Credit Card	J F M A M J J A S O N D	
Account Status	Closed	✓ ✓ ✓ ✓ ✓ ✓ ✓	
Opened Date	Apr 10, 2019	Credit Utilization* 289.33%	
Closed Date	Oct 30, 2019	Creditor Contact Details	
Limit	\$10,000	WELLS FARGO CARD SERVICE	
Term	--	PO BOX 14517	
Monthly Payment	\$293	DES MOINES, IA	
Responsibility	Individual	50306	
Balance	\$28,933	(800) 642-4720	
Highest Balance	\$29,529		
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	Nov 14, 2019		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	Canceled by credit grantor		

WF/PREFERR		\$0	
		0% of Credit Limit*	
Account Details		Payment History	
Last Reported	Nov 15, 2019	Latest Status: Current	
Creditor Name	WF/PREFERR	2019	
Account Type	Charge Account	J F M A M J J A S O N D	
Account Status	Open		
Opened Date	Sep 17, 2019	Credit Utilization* 0.00%	
Closed Date	--		
Limit	\$20,000	Creditor Contact Details	
Term	--	WF/PREFERRED CUST ACCT	
Monthly Payment	\$0	PO BOX 14517	
Responsibility	Individual	DES MOINES, IA	
Balance	\$0	50306	
Highest Balance	\$0	(877) 302-6157	
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	--		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

SYNCB/NETWRK		\$6,100	
		102% of Credit Limit*	
Account Details		Payment History	
Last Reported	Nov 14, 2019	Latest Status: Current	
Creditor Name	SYNCB/NETWRK	2019	
Account Type	Charge Account	J F M A M J J A S O N D	
Account Status	Open		
Opened Date	Sep 25, 2019	Credit Utilization* 101.67%	
Closed Date	--		
Limit	\$6,000	Creditor Contact Details	
Term	--	SYNCHRONY NETWORKS	
Monthly Payment	\$214	PO BOX 965036	
Responsibility	Individual	ORLANDO, FL	
Balance	\$6,100	32896	
Highest Balance	\$6,100	(866) 396-8254	
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	Oct 27, 2019		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

TD BANK N.A.		\$1,466	
		98% of Credit Limit*	
Account Details		Payment History	
Last Reported	Nov 11, 2019	Latest Status: Current	
Creditor Name	TD BANK N.A.	2019	
Account Type	Credit Card	J F M A M J J A S O N D	
Account Status	Open	Credit Utilization* 97.73%	
Opened Date	Sep 16, 2019	Creditor Contact Details	
Closed Date	--	TD BANK N.A.	
Limit	\$1,500	32 CHESTNUT ST	
Term	--	LEWISTON, ME	
Monthly Payment	\$36	04240	
Responsibility	Individual	(800) 239-9113	
Balance	\$1,466		
Highest Balance	\$1,480		
Payment Status	Current		
Worst Payment Status	Current		
Date of Last Payment	Oct 28, 2019		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

CREDITONEBNK		\$2,237	
		102% of Credit Limit*	
Account Details		Payment History	
Last Reported	Nov 08, 2019	Latest Status: Current	
Creditor Name	CREDITONEBNK	2019	
Account Type	Credit Card	2018	
Account Status	Open	2017	
Opened Date	Dec 31, 2014	2016	
Closed Date	--	2015	
Limit	\$2,200	J F M A M J J A S O N D	
Term	--	Credit Utilization* 101.68%	
Monthly Payment	\$112	Creditor Contact Details	
Responsibility	Individual	CREDIT ONE BANK	
Balance	\$2,237	PO BOX 98872	
Highest Balance	\$2,237	LAS VEGAS, NV	
Payment Status	Current	89193	
Worst Payment Status	Current	(877) 825-3242	
Date of Last Payment	Oct 21, 2019		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

THD/CBNA		\$39,835	
		199% of Credit Limit*	
Account Details		Payment History	
Last Reported	Oct 31, 2019	Latest Status: Current	
Creditor Name	THD/CBNA	2019 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Account Type	Charge Account	2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Account Status	Open	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Opened Date	Jul 03, 2014	2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Closed Date	--	2015 ✓ ✓ ✓	
Limit	\$20,000	J F M A M J J A S O N D	
Term	--	Credit Utilization* 199.18%	
Monthly Payment	\$427	Creditor Contact Details	
Responsibility	Individual	THE HOME DEPOT/CBNA	
Balance	\$39,835	PO BOX 6497	
Highest Balance	\$39,835	SIOUX FALLS, SD	
Payment Status	Current	57117	
Worst Payment Status	Current		
Date of Last Payment	Jul 08, 2019		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

ST FARM BK		\$0	
Account Details		Payment History	
Last Reported	Oct 11, 2019	Latest Status: Current	
Creditor Name	ST FARM BK	No payment history has been reported by this creditor.	
Account Type	Flexible Spending Credit Card	Credit Utilization* 0.00%	
Account Status	Closed	Creditor Contact Details	
Opened Date	Sep 14, 2019	STATE FARM BANK	
Closed Date	Sep 28, 2019	PO BOX 2313	
Limit	\$9,600	BLOOMINGTON, IL	
Term	--	61702	
Monthly Payment	\$0	(877) 734-2265	
Responsibility	Individual		
Balance	\$0		
Highest Balance	\$0		
Payment Status	Current		
Worst Payment Status	Unknown		
Date of Last Payment	--		
Amount Past Due	\$0		
Times 30/60/90 Days Late	0/0/0		
Remarks	Canceled by credit grantor		

CREDITONEBNK		\$0
Account Details		Payment History
Last Reported	Apr 22, 2015	Latest Status: Current
Creditor Name	CREDITONEBNK	2015 ✓ ✓ ✓
Account Type	Credit Card	2014 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Closed - Paid	2013 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Jan 04, 2013	J F M A M J J A S O N D
Closed Date	Oct 14, 2014	Credit Utilization* 0.00%
Limit	\$900	Creditor Contact Details
Term	--	CREDIT ONE BANK
Monthly Payment	\$0	PO BOX 98872
Responsibility	Individual	LAS VEGAS, NV
Balance	\$0	89193
Highest Balance	\$498	(877) 825-3242
Payment Status	Current	
Worst Payment Status	Current	
Date of Last Payment	Oct 16, 2014	
Amount Past Due	\$0	
Times 30/60/90 Days Late	0/0/0	
Remarks	Account closed by consumer	

*Calculated using reported balance and credit limit on account.

Credit Inquiries

CBNA/THD	
Creditor Contact Details	
CBNA/THD 541 SID MARTIN ROA GRAY, TN 37615	Inquiry Date: Mar 14, 2018 Removed By*: Apr 2020 Inquiry Type: Home Furnishings

STATE FARM B	
Creditor Contact Details	
STATE FARM BANK 3 STATE FARM PZ BLOOMINGTON, IL 61710 (877) 734-2265	Inquiry Date: Sep 13, 2019 Removed By*: Oct 2021 Inquiry Type: Bank

SYNCB

Creditor Contact Details

SYNCB
PO BOX 965037
ORLANDO, FL 32896
(866) 419-4096

Inquiry Date: Sep 25, 2019
Removed By: Oct 2021
Inquiry Type: National Credit Cards/Airlines

*Estimated based on the date of your inquiry and an assumed 2 year expiration period.

Collections



As of **Dec 08, 2019**, you have no collections accounts on your credit report.

Public Records



As of **Dec 08, 2019**, you have no public records on your credit report.

How to Read Your Credit Report

Your full credit report is divided into five important sections:



Personal and Employment Information

This section contains names, addresses and employers included on your credit report. This sort of information is added to your report after it's been used on credit applications. Review this section for any information you don't recognize.



Accounts

This section contains details on each credit account on your credit report, including both open and closed accounts. Details include payment history, current status and reported balances. Review this section to ensure that your lenders have been properly reporting your activity, and to look for any accounts that you didn't open.



Credit Inquiries

This section contains details on each hard credit inquiry on your credit report. Hard inquiries are typically added to your report when you apply for new lines of credit. Review this section to verify that each inquiry is correct and authorized by you, and to find our approximation of when each inquiry will be removed from your report.



Collections

This section contains information about any accounts reported as in collections. If you've fallen behind on payments and have outstanding debts, a lender could send your account to collections. Review this section to check the accuracy of information about each collections account and to find contact information for your collections agencies.



Public Records

This section contains details on any public record information included in your credit report. Public records include bankruptcies, civil judgments and tax liens. Review this section to ensure that each item is reported accurately. If there is incorrect information, you could file a dispute directly with the credit bureaus.

If you anticipate changes to your report over time, you can get an update to your credit report once a week through Credit Karma to check if new information has been added and old information has been updated. Because lenders typically only report information to the bureau once a month, it may take time for these updates to appear. View your report online to find highlights of information that could be important to your credit health.