



Reported as of Dec 10, 2019

Artush ARUTYUNYAN's Credit Report

Provided by **EQUIFAX**

Overview

Your Credit Score



Account Mix

Credit Cards	17
Real Estate	0
Auto	0
Student	0
Other Loans	0
Total Accounts:	17

Employer Reported

Date Reported

ARTUSH ARTUTYUNYAN M

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Accounts

CREDIT ONE BANK		\$2,163	
		98% of Credit Limit*	
Account Details		Payment History	
Last Reported	Dec 08, 2019	Latest Status: Current	
Creditor Name	CREDIT ONE BANK	2019	✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Credit Card	2018	✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	2017	✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Dec 31, 2014	2016	✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Closed Date	--	2015	U U U U U U U U U U U ✓
Limit	\$2,200	2014	U
Term	--		J F M A M J J A S O N D
Monthly Payment	\$109	U	Unknown
Responsibility	Individual Account.	Credit Utilization* 98.32%	
Balance	\$2,163		
Highest Balance	\$2,237		
Payment Status	Current		
Worst Payment Status	--		
Date of Last Payment	Nov 01, 2019		
Amount Past Due	--		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

SYNCB/SYNC BANK LUXU

\$8,541

90% of Credit Limit*

Account Details

Last Reported	Dec 03, 2019
Creditor Name	SYNCB/SYNC BANK LUXU
Account Type	Charge Account
Account Status	Open
Opened Date	Nov 05, 2019
Closed Date	--
Limit	\$9,500
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$8,541
Highest Balance	\$8,541
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	--
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current



Credit Utilization* 89.91%

THD/CBNA

\$39,876

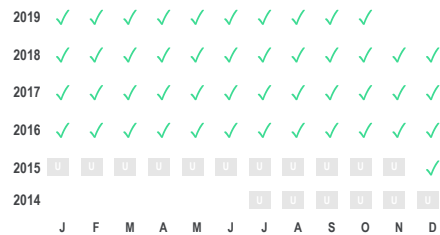
199% of Credit Limit*

Account Details

Last Reported	Nov 30, 2019
Creditor Name	THD/CBNA
Account Type	Charge Account
Account Status	Open
Opened Date	Jul 03, 2014
Closed Date	--
Limit	\$20,000
Term	--
Monthly Payment	\$440
Responsibility	Individual Account.
Balance	\$39,876
Highest Balance	\$39,876
Payment Status	30-59 Days Late
Worst Payment Status	--
Date of Last Payment	Jul 01, 2019
Amount Past Due	\$826
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: 30-59 Days Late



U Unknown

Credit Utilization* 199.38%

TD RCS/CARTIER		\$6,656	
		95% of Credit Limit*	
Account Details		Payment History	
Last Reported	Nov 29, 2019	Latest Status: Current	
Creditor Name	TD RCS/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		
Term	--		
Monthly Payment	\$233		
Responsibility	Individual Account.		
Balance	\$6,656		
Highest Balance	\$6,898		
Payment Status	Current		
Worst Payment Status	--		
Date of Last Payment	Nov 01, 2019		
Amount Past Due	--		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

CITICARDS CBNA		\$76,056	
		249% of Credit Limit*	
Account Details		Payment History	
Last Reported	Nov 26, 2019	Latest Status: Current	
Creditor Name	CITICARDS CBNA	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		
Term	--		
Monthly Payment	\$47,656		
Responsibility	Individual Account.		
Balance	\$76,056		
Highest Balance	\$76,056		
Payment Status	Current		
Worst Payment Status	--		
Date of Last Payment	Nov 01, 2019		
Amount Past Due	--		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

CAPITAL ONE BANK USA		\$29,092
Account Details		Payment History
Last Reported	Nov 23, 2019	Latest Status: Current
Creditor Name	CAPITAL ONE BANK USA	2019 J F M A M J J A S O N D ✓ ✓
Account Type	Business Credit Card (individual has primary responsibility)	
Account Status	Closed	Credit Utilization* 96.97%
Opened Date	Sep 03, 2019	
Closed Date	Sep 01, 2019	
Limit	\$30,000	
Term	--	
Monthly Payment	\$789	
Responsibility	Individual Account.	
Balance	\$29,092	
Highest Balance	\$29,092	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	Nov 01, 2019	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	Account closed by credit grantor	

SYNCB/LOWES		\$9,157
Account Details		Payment History
Last Reported	Nov 24, 2019	Latest Status: Current
Creditor Name	SYNCB/LOWES	2019 J F M A M J J A S O N D ✓ ✓
Account Type	Charge Account	
Account Status	Closed	Credit Utilization* 130.13%
Opened Date	Sep 20, 2019	
Closed Date	Oct 01, 2019	
Limit	\$7,037	
Term	--	
Monthly Payment	\$283	
Responsibility	Individual Account.	
Balance	\$9,157	
Highest Balance	\$9,250	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	Nov 01, 2019	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	Account closed by credit grantor	

CAPITAL ONE BANK USA		\$9,844	
Account Details		Payment History	
Last Reported	Nov 19, 2019	Latest Status: Current	
Creditor Name	CAPITAL ONE BANK USA	2019 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Account Type	Flexible Spending Credit Card	2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Account Status	Closed	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Opened Date	Dec 02, 2015	2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Closed Date	Sep 01, 2019	2015	
Limit	\$10,000	J F M A M J J A S O N D	
Term	--	Credit Utilization* 98.44%	
Monthly Payment	\$109		
Responsibility	Individual Account.		
Balance	\$9,844		
Highest Balance	\$9,962		
Payment Status	Current		
Worst Payment Status	--		
Date of Last Payment	Oct 01, 2019		
Amount Past Due	--		
Times 30/60/90 Days Late	0/0/0		
Remarks	Account closed by credit grantor		

SYNCB/HOME DESIGN-HI		\$15,828	
		99% of Credit Limit*	
Account Details		Payment History	
Last Reported	Nov 17, 2019	Latest Status: Current	
Creditor Name	SYNCB/HOME DESIGN-HI	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		
Closed Date	--		
Limit	\$16,000		
Term	--		
Monthly Payment	\$434		
Responsibility	Individual Account.		
Balance	\$15,828		
Highest Balance	\$16,095		
Payment Status	Current		
Worst Payment Status	--		
Date of Last Payment	Oct 01, 2019		
Amount Past Due	--		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

WELLS FARGO CARD SER		\$28,933
Account Details		Payment History
Last Reported	Nov 17, 2019	Latest Status: Current
Creditor Name	WELLS FARGO CARD SER	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 01, 2019	
Limit	\$10,000	
Term	--	
Monthly Payment	\$293	
Responsibility	Individual Account.	
Balance	\$28,933	
Highest Balance	\$29,529	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	Nov 01, 2019	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	Account closed by credit grantor	

COMENITYCAPITAL/IKEA		\$11,978
Account Details		Payment History
Last Reported	Nov 17, 2019	Latest Status: Current
Creditor Name	COMENITYCAPITAL/IKEA	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 01, 2019	
Limit	\$12,000	
Term	--	
Monthly Payment	\$120	
Responsibility	Individual Account.	
Balance	\$11,978	
Highest Balance	\$11,978	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	--	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

WF/PREFERRED CUST AC

\$0

0% of Credit Limit*

Account Details

Last Reported	Nov 15, 2019
Creditor Name	WF/PREFERRED CUST AC
Account Type	Charge Account
Account Status	Open
Opened Date	Sep 17, 2019
Closed Date	--
Limit	\$20,000
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$0
Highest Balance	\$0
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	--
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current



U Unknown

Credit Utilization* 0.00%

SYNCHRONY NETWORKS

\$6,100

102% of Credit Limit*

Account Details

Last Reported	Nov 14, 2019
Creditor Name	SYNCHRONY NETWORKS
Account Type	Charge Account
Account Status	Open
Opened Date	Sep 25, 2019
Closed Date	--
Limit	\$6,000
Term	--
Monthly Payment	\$214
Responsibility	Individual Account.
Balance	\$6,100
Highest Balance	\$6,100
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	Oct 01, 2019
Amount Past Due	--
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current



Credit Utilization* 101.67%

TD BANK NA		\$1,466	
		98% of Credit Limit*	
Account Details		Payment History	
Last Reported	Nov 11, 2019	Latest Status: Current	
Creditor Name	TD BANK NA	2019	
Account Type	Credit Card	J F M A M J J A S O N D	
Account Status	Open	U Unknown	
Opened Date	Sep 16, 2019	Credit Utilization* 97.73%	
Closed Date	--		
Limit	\$1,500		
Term	--		
Monthly Payment	\$36		
Responsibility	Individual Account.		
Balance	\$1,466		
Highest Balance	\$1,480		
Payment Status	Current		
Worst Payment Status	--		
Date of Last Payment	Oct 01, 2019		
Amount Past Due	--		
Times 30/60/90 Days Late	0/0/0		
Remarks	--		

STATE FARM BANK		\$0	
Account Details		Payment History	
Last Reported	Oct 11, 2019	Latest Status: Current	
Creditor Name	STATE FARM BANK	No payment history has been reported by this creditor.	
Account Type	Flexible Spending Credit Card	Credit Utilization* 0.00%	
Account Status	Closed - Paid and Closed		
Opened Date	Sep 14, 2019		
Closed Date	Sep 01, 2019		
Limit	\$9,600		
Term	--		
Monthly Payment	--		
Responsibility	Individual Account.		
Balance	\$0		
Highest Balance	\$0		
Payment Status	Current		
Worst Payment Status	--		
Date of Last Payment	--		
Amount Past Due	--		
Times 30/60/90 Days Late	0/0/0		
Remarks	Account closed by credit grantor		

CREDIT ONE BANK		\$0
Account Details		Payment History
Last Reported	Apr 22, 2015	Latest Status: Current
Creditor Name	CREDIT ONE BANK	No payment history has been reported by this creditor.
Account Type	Credit Card	Credit Utilization* 0.00%
Account Status	Closed - Paid and Closed	
Opened Date	Jan 04, 2013	
Closed Date	Oct 01, 2014	
Limit	\$900	
Term	--	
Monthly Payment	--	
Responsibility	Individual Account.	
Balance	\$0	
Highest Balance	\$498	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	Oct 01, 2014	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	Account closed at consumers request	

DFS/WEBBANK		\$0
Account Details		Payment History
Last Reported	Jan 19, 2014	Latest Status: Current
Creditor Name	DFS/WEBBANK	No payment history has been reported by this creditor.
Account Type	Charge Account	Credit Utilization* 0.00%
Account Status	Closed - Paid and Closed	
Opened Date	Oct 09, 2007	
Closed Date	Feb 01, 2012	
Limit	\$2,200	
Term	--	
Monthly Payment	--	
Responsibility	Individual Account.	
Balance	\$0	
Highest Balance	\$1	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	Nov 01, 2007	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

*Calculated using reported balance and credit limit on account.

Credit Inquiries

TIFFANY & CO

CAP1/NEIMAN MRCUS

CAP1/SAKS 5TH AVE

CAPITAL ONE BANK USA

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

See something wrong?

[You could dispute an error with Equifax.](#)

Collections



As of **Dec 10, 2019**, you have no collections accounts on your credit report.

Public Records



As of **Dec 10, 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.