

Personal Credit Report for:

AAYA QONDAH

File Number:

403314459

Date Created:

04/15/2024

Visit transunion.com/dispute to start a dispute online.

Personal Information

You have been on our files since 09/28/2015. Your SSN has been masked for your protection.

Credit Report Date

04/15/2024

Social Security Number

XXX-XX-4566

Date of Birth

09/25/1997

Name

AAYA K. QONDAH

Addresses

Current Address

10975 RIDGECREST DR SAINT ANN, MO 63074-3439

Date Reported

02/22/2017

Other Address

12093 NATURAL BRIDGE RD APT D BRIDGETON, MO 63044-2045

Date Reported

11/30/2021

Other Address

10975 RIDGECOOK DR SAINT ANN, MO 63074

Date Reported

09/28/2015

Phone Numbers**Phone Number**

(314) 793-4046

Phone Number

(314) 793-0021

Employers**Employer**

BP GAS STATION

Occupation

CLERK

Date Verified

01/05/2019

 **Accounts**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Payment/Remarks Key**Ratings**

OK Current, paying or paid as agreed

N/R Not Reported

x Unknown

30 Account 30 days late

60 Account 60 days late

90 Account 90 days late

120 Account 120 or more days late

COL Transferred to collection

vs Voluntarily surrendered

RPO Repossession

c/O Charged off by account provider

FC Foreclosure

Remarks

AAP: Loan assumed by another party

ACQ: Acquired from another lender

ACR: Account closed due to refinance

ACT: Account closed due to transfer

AFR: Account acquired by RTC/FDIC

AID: Account information disputed by consumer

AJP: Adjustment pending

AMD: Active military duty

AND: Affected by natural disaster

BAL: Balloon payment

BKL: Included in bankruptcy

BKW: Bankruptcy withdrawn

CAD: Dispute account/closed by consumer

CBC: Account closed by consumer

CBD: Dispute resolved/consumer disagrees/closed by consumer

CBG: Canceled by credit grantor

CBL: Chapter 7 bankruptcy

CBR: Chapter 11 bankruptcy

CBT: Chapter 12 bankruptcy

CLA: Placed for collection

CLO: Closed

CLS: Credit line suspended

CRB: Collateral released–balance owing

CTR: Account closed–transfer to refinance

CTS: Contact subscriber

DDR: -none-

DLU: Deed in lieu

DM: Bankruptcy dismissed

DRC: Dispute resolved/consumer disagrees

DRG: Dispute resolved reported by credit grantor

ER: Election of remedy

ETB: Early termination/balance owing

ETI: Early termination by default

ETO: Early termination/obligation settled

ETS: Early termination/status pending

FCL: Foreclosure

FPD: Account paid, foreclosure started

FPI: Foreclosure initiated
FRD: Foreclosure collateral sold
FTB: Full termination/balance owing
FTO: Full termination/obligation satisfied
FTS: Full termination/status pending
INA: Inactive account
INP: Debt being paid through insurance
INS: Paid by insurance
IRB: Involuntary repossession/balance owing
IRE: Involuntary repossession
IRO: Involuntary repossession/obligation satisfied
JUG: Judgment granted
LA: Lease assumption
LMN: Loan Modified Not GOVT (government)
LNA: Credit line is no longer available
MCC: Managed by credit counseling service
MOV: No forwarding address
NIR: Student loan not in repayment
NPA: Now paying
PAL: Purchase by another lender
PCL: Paid collection
PDD: Paid by dealer
PDE: Payment deferred
PDI: Principle deferred/initial payment only
PFC: Account paid from collateral
PLL: Prepaid lease
PLP: Profit and loss now paying
PNR: First payment never received
PPA: Paying partial payment agreement
PPD: Paid by co-maker
PPL: Paid profit and loss
PRD: Payroll deduction
PRL: Profit and loss write-off
PWG: Account payment, wage garnish
REA: Reaffirmation of debt
REP: Substitute/replacement account
RFN: Refinanced
RPD: Paid repossession
RPO: Repossession
RRE: Repossession redeemed
RVN: Returned voluntarily
RVR: Returned voluntarily/redeemed

SET: Settled—less than full balance**SGL:** Government secured guaranteed**SIL:** Simple interest loan**SLP:** Student loan perm assign government**SPL:** Single payment loan**STL:** Credit card lost/stolen**TRF:** Transfer**TRL:** Transferred to another lender**TTR:** Transferred to recovery**WEP:** Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name

CAPITAL ONE 517805906142****

Account Information

Address

P O Box 31293 Salt Lake City, UT 84131

Phone

(800) 955-7070

Monthly Payment

\$74

Date Opened

04/23/2021

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Balance

\$2,236

Date Updated

03/16/2024

Last Payment Made

09/16/2023

Pay Status

>Account 120 Days Past Due Date<

Terms

\$74 per month; paid Monthly

Credit Limit (Hist.)Credit limit of \$1,300 from 10/2021 to 08/2022; \$1,800
from 09/2022 to 03/2024**Estimated month and year this item will be removed**

10/2030

Payment History

May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$483
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit \$1,028
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$25
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance \$1,299	Balance \$1,328	Balance \$0	Balance \$1,256	Balance \$1,310	Balance \$1,316
High Credit \$1,299	High Credit \$1,328	High Credit \$1,355	High Credit \$1,355	High Credit \$1,355	High Credit \$1,355
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment \$35	Scheduled Payment \$37
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance \$980	Balance \$1,375	Balance \$1,101	Balance \$1,399	Balance \$1,320	Balance \$1,834
High Credit \$1,355	High Credit \$1,375	High Credit \$1,383	High Credit \$1,399	High Credit \$1,725	High Credit \$1,938
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$34	Scheduled Payment \$38	Scheduled Payment \$35	Scheduled Payment \$41	Scheduled Payment \$40	Scheduled Payment \$60
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance \$1,825	Balance \$1,858	Balance \$1,882	Balance \$1,860	Balance \$1,740	Balance \$1,901
High Credit \$1,938	High Credit \$1,938	High Credit \$1,938	High Credit \$1,938	High Credit \$1,938	High Credit \$1,938
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$56	Scheduled Payment \$58	Scheduled Payment \$60	Scheduled Payment \$56	Scheduled Payment \$58	Scheduled Payment \$100
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance \$1,630	Balance \$1,915	Balance \$1,829	Balance \$1,958	Balance \$1,830	Balance \$1,914
High Credit \$1,938	High Credit \$1,938	High Credit \$1,938	High Credit \$1,958	High Credit \$1,958	High Credit \$1,958
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$57	Scheduled Payment \$100	Scheduled Payment \$61	Scheduled Payment \$103	Scheduled Payment \$59	Scheduled Payment \$102
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$1,999	Balance \$2,086	Balance \$2,136	Balance \$2,184	Balance \$2,236
High Credit \$1,999	High Credit \$2,086	High Credit \$2,136	High Credit \$2,184	High Credit \$2,236
Past Due \$59	Past Due \$161	Past Due \$265	Past Due \$373	Past Due \$444
Scheduled Payment \$104	Scheduled Payment \$108	Scheduled Payment \$71	Scheduled Payment \$69	Scheduled Payment \$74
Rating 30	Rating 60	Rating 90	Rating 120	Rating 120

Total Month

COMENITY BANK/VCTRSSEC 539176139973****

Account Information**Address**3095 LOYALTY CIRCLE,BUILDING A COLUMBUS, TX
43219**Phone**

(800) 695-9478

Date Opened

05/19/2017

Responsibility

Individual Account

May 2017	June 2017	July 2017	August 2017	September 2017	October 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2017	December 2017	January 2018	February 2018	March 2018	April 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

May 2018	June 2018	July 2018	August 2018	September 2018	October 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2018	December 2018	January 2019	February 2019	March 2019	April 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

May 2019	June 2019	July 2019	August 2019	September 2019	October 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating 30	Rating 60

November 2019	December 2019	January 2020	February 2020	March 2020	April 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

May 2020	June 2020	July 2020	August 2020	September 2020	October 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$188
Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit \$700
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit \$810
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$29
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$29
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance \$162	Balance ---	Balance \$124	Balance \$2	Balance \$0	Balance \$0
Credit Limit \$700	Credit Limit ---	Credit Limit \$700	Credit Limit \$700	Credit Limit \$700	Credit Limit \$700
High Credit \$810	High Credit ---	High Credit \$810	High Credit \$810	High Credit \$810	High Credit \$810
Past Due \$0	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$29	Amount Paid ---	Amount Paid \$90	Amount Paid \$124	Amount Paid \$37	Amount Paid \$37
Scheduled Payment \$29	Scheduled Payment ---	Scheduled Payment \$30	Scheduled Payment \$2	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance ---	Balance \$0	Balance ---	Balance ---	Balance ---	Balance ---
Credit Limit ---	Credit Limit \$700	Credit Limit ---	Credit Limit ---	Credit Limit ---	Credit Limit ---
High Credit ---	High Credit \$810	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due \$0	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid \$0	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance ---	Balance \$284	Balance \$253	Balance \$158	Balance \$279	Balance \$285
Credit Limit ---	Credit Limit \$700	Credit Limit \$700	Credit Limit \$700	Credit Limit \$700	Credit Limit \$700
High Credit ---	High Credit \$810	High Credit \$810	High Credit \$810	High Credit \$810	High Credit \$810
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid \$37	Amount Paid \$37	Amount Paid \$100	Amount Paid \$50	Amount Paid \$37
Scheduled Payment ---	Scheduled Payment \$37	Scheduled Payment \$37	Scheduled Payment \$37	Scheduled Payment \$37	Scheduled Payment \$37
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance \$634	Balance \$687	Balance \$712	Balance \$669	Balance ---	Balance ---
Credit Limit \$700	Credit Limit \$700	Credit Limit \$700	Credit Limit \$700	Credit Limit ---	Credit Limit ---
High Credit \$810	High Credit \$810	High Credit \$810	High Credit \$810	High Credit ---	High Credit ---
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due ---	Past Due ---
Amount Paid \$50	Amount Paid \$0	Amount Paid \$67	Amount Paid \$60	Amount Paid ---	Amount Paid ---
Scheduled Payment \$37	Scheduled Payment \$30	Scheduled Payment \$37	Scheduled Payment \$37	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating 30	Rating 60

November 2023	December 2023	January 2024	February 2024	March 2024
Balance ---	Balance ---	Balance \$973	Balance \$1,037	Balance \$1,106
Credit Limit ---	Credit Limit ---	Credit Limit \$700	Credit Limit \$700	Credit Limit \$700
High Credit ---	High Credit ---	High Credit \$973	High Credit \$1,037	High Credit \$1,106
Past Due ---	Past Due ---	Past Due \$192	Past Due \$237	Past Due \$1,106
Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$45	Scheduled Payment \$50	Scheduled Payment ---
Rating 90	Rating 120	Rating 120	Rating 120	Rating C/O

Total Month

FST COMMUNITY CU MISSOURI 9204954****

Account Information

Address	17151 CHESTERFIELD AIRPOR CHESTERFIELD, MO 63005
Phone	(636) 537-4400
Monthly Payment	\$0
Date Opened	01/16/2019
Responsibility	Individual Account
Account Type	Installment Account
Loan Type	AUTOMOBILE
Balance	\$0
Date Updated	10/15/2019
Payment Received	\$224
Last Payment Made	10/15/2019
High Balance	\$9,609
Pay Status	>Paid, Closed; was 120 days past due date<
Terms	\$0 per month, paid Monthly for 54 months
Date Closed	10/15/2019
Estimated month and year this item will be removed	06/2026
Remarks	CLOSED

Payment History

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Total Moni

January 2019	February 2019	March 2019	April 2019	May 2019	June 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating 30
July 2019	August 2019	September 2019			
Rating 90	Rating 120	Rating OK			

Total Month

KOHLS DEPARTMENT STORE 639305085118****

Account Information**Address**

PO BOX 3115 MILWAUKEE, WI 53201

Phone

(800) 564-5740

Date Opened

11/25/2016

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CHARGE ACCOUNT

Balance

\$3,358

Date Updated

03/31/2024

Payment Received

\$0

Last Payment Made

08/19/2023

Pay Status

>Charge-off<

Terms

Paid Monthly

Date Closed

12/25/2023

Credit limit of \$1,500 from 10/2021 to 06/2022; \$2,500
from 07/2022 to 08/2023; \$2,500 from 01/2024 to
03/2024

Credit Limit (Hist.)**Estimated month and year this item will be removed**

09/2030

Payment History

May 2017	June 2017	July 2017	August 2017	September 2017	October 2017
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

November 2017	December 2017	January 2018	February 2018	March 2018	April 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2018	June 2018	July 2018	August 2018	September 2018	October 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

November 2018	December 2018	January 2019	February 2019	March 2019	April 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2019	June 2019	July 2019	August 2019	September 2019	October 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating 30	Rating OK

Total Month

November 2019	December 2019	January 2020	February 2020	March 2020	April 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2020	June 2020	July 2020	August 2020	September 2020	October 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

November 2020	December 2020	January 2021	February 2021	March 2021	April 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$665
High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit ---	High Credit \$1,585
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid \$40
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$29
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance \$971	Balance \$987	Balance \$758	Balance \$752	Balance \$833	Balance \$1,033
High Credit \$1,585	High Credit \$1,585	High Credit \$1,585	High Credit \$1,585	High Credit \$1,585	High Credit \$1,585
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$29	Amount Paid \$29	Amount Paid \$247	Amount Paid \$60	Amount Paid \$100	Amount Paid \$29
Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29	Scheduled Payment \$29
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance \$1,295	Balance \$1,222	Balance \$1,229	Balance \$1,566	Balance \$2,002	Balance \$2,022
High Credit \$1,585	High Credit \$1,585	High Credit \$1,585	High Credit \$1,585	High Credit \$2,002	High Credit \$2,101
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$100	Amount Paid \$88	Amount Paid \$45	Amount Paid \$0	Amount Paid \$148
Scheduled Payment \$66	Scheduled Payment \$38	Scheduled Payment \$37	Scheduled Payment \$47	Scheduled Payment \$101	Scheduled Payment \$66
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance \$2,376	Balance \$2,472	Balance \$2,478	Balance \$2,439	Balance \$2,433	Balance \$2,438
High Credit \$2,376	High Credit \$2,472	High Credit \$2,499	High Credit \$2,499	High Credit \$2,499	High Credit \$2,499
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$70	Amount Paid \$75	Amount Paid \$81	Amount Paid \$100	Amount Paid \$100	Amount Paid \$84
Scheduled Payment \$75	Scheduled Payment \$81	Scheduled Payment \$83	Scheduled Payment \$85	Scheduled Payment \$84	Scheduled Payment \$113
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance \$2,521	Balance \$2,626	Balance \$2,471	Balance \$2,556	Balance ---	Balance ---
High Credit \$2,521	High Credit \$2,626	High Credit \$2,626	High Credit \$2,626	High Credit ---	High Credit ---
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due ---	Past Due ---
Amount Paid \$113	Amount Paid \$0	Amount Paid \$217	Amount Paid \$86	Amount Paid ---	Amount Paid ---
Scheduled Payment \$87	Scheduled Payment \$130	Scheduled Payment \$86	Scheduled Payment \$88	Scheduled Payment ---	Scheduled Payment ---
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating 30	Rating 60

Total Month

November 2023	December 2023	January 2024	February 2024	March 2024
Balance ---	Balance ---	Balance \$3,114	Balance \$3,235	Balance \$3,358
High Credit ---	High Credit ---	High Credit \$3,114	High Credit \$3,235	High Credit \$3,358
Past Due ---	Past Due ---	Past Due \$636	Past Due \$784	Past Due \$3,358
Amount Paid ---	Amount Paid ---	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$148	Scheduled Payment \$152	Scheduled Payment ---
Remarks CBG	Remarks CBG	Remarks ---	Remarks PRL<	Remarks >
Rating 90	Rating 120	Rating 120	Rating 120	Rating C/O

Total Month

SHANE CO 600610104273****

Account Information**Address**

1000 MAC ARTHUR BLVD MAHWAH, NJ 07430

Phone

(800) 808-6950

Date Opened

11/11/2021

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CHARGE ACCOUNT

Balance

\$3,593

Date Updated

03/29/2024

Payment Received

\$0

Last Payment Made

08/03/2023

Pay Status

>Charge-off<

Terms

Paid Monthly

Date Closed

07/06/2023

Credit Limit (Hist.)Credit limit of \$3,200 from 11/2021 to 11/2022; \$2,420
from 12/2022 to 03/2024**Estimated month and year this item will be removed**

03/2030

Payment History

November 2021	December 2021	January 2022	February 2022	March 2022	April 2022
Balance \$3,036	Balance \$2,958	Balance \$2,797	Balance \$2,699	Balance \$2,604	Balance \$2,977
High Credit \$3,036	High Credit \$3,065	High Credit \$3,065	High Credit \$3,065	High Credit \$3,065	High Credit \$3,065
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$107	Amount Paid \$132	Amount Paid \$98	Amount Paid \$95	Amount Paid \$92
Scheduled Payment \$107	Scheduled Payment \$132	Scheduled Payment \$98	Scheduled Payment \$95	Scheduled Payment \$92	Scheduled Payment \$105
Remarks ---	Remarks ---	Remarks ---	Remarks ---	Remarks CBG	Remarks ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

May 2022	June 2022	July 2022	August 2022	September 2022	October 2022
Balance \$2,872	Balance \$2,800	Balance \$3,011	Balance \$2,904	Balance \$2,840	Balance \$2,700
High Credit \$3,065	High Credit \$3,065	High Credit \$3,138	High Credit \$3,138	High Credit \$3,138	High Credit \$3,138
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$105	Amount Paid \$101	Amount Paid \$127	Amount Paid \$107	Amount Paid \$104	Amount Paid \$140
Scheduled Payment \$101	Scheduled Payment \$127	Scheduled Payment \$107	Scheduled Payment \$104	Scheduled Payment \$140	Scheduled Payment \$95
Remarks PRL<	Remarks CBG/>	Remarks - - -	Remarks PRL<	Remarks CBG/>	Remarks - - -
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2022	December 2022	January 2023	February 2023	March 2023	April 2023
Balance \$2,605	Balance \$2,537	Balance \$2,422	Balance \$2,336	Balance \$2,376	Balance \$2,416
High Credit \$3,138	High Credit \$3,138	High Credit \$3,138	High Credit \$3,138	High Credit \$3,138	High Credit \$3,138
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$83
Amount Paid \$95	Amount Paid \$93	Amount Paid \$115	Amount Paid \$86	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$93	Scheduled Payment \$115	Scheduled Payment \$86	Scheduled Payment \$83	Scheduled Payment \$123	Scheduled Payment \$123
Remarks PRL<	Remarks CBG/>	Remarks - - -	Remarks PRL<	Remarks CBG/>	Remarks - - -
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating 30

Total Month

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance \$3,503	Balance \$3,614	Balance \$3,614	Balance \$3,593	Balance \$3,593	Balance \$3,593
High Credit \$3,503	High Credit \$3,614	High Credit \$3,614	High Credit \$3,614	High Credit \$3,614	High Credit \$3,614
Past Due \$206	Past Due \$329	Past Due \$244	Past Due \$3,593	Past Due \$3,593	Past Due \$3,593
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$61	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$160	Scheduled Payment \$162	Scheduled Payment \$61	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks PRL<	Remarks CBG/>	Remarks ---	Remarks PRL<	Remarks CBG/>	Remarks ---
Rating 60	Rating 90	Rating 120	Rating C/O	Rating C/O	Rating C/O

November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$3,593	Balance \$3,593	Balance \$3,593	Balance \$3,593	Balance \$3,593
High Credit \$3,614	High Credit \$3,614	High Credit \$3,614	High Credit \$3,614	High Credit \$3,614
Past Due \$3,593	Past Due \$3,593	Past Due \$3,593	Past Due \$3,593	Past Due \$3,593
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Remarks PRL<	Remarks CBG/>	Remarks ---	Remarks PRL<	Remarks CBG/>
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

Total Month

SYNCB/CARE CREDIT DC 524306001564****

Account Information

Address	C/O PO BOX 965036 ORLANDO, FL 32896
Phone	(866) 396-8254
Date Opened	06/26/2019
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$0
Date Updated	01/17/2022
Payment Received	\$0
Last Payment Made	03/25/2020
High Balance	\$500
Credit Limit	\$3,000
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	10/17/2019
Date Paid	03/25/2020
Remarks	CLOSED BY CREDIT GRANTOR; CLOSED

Payment History

September 2019	October 2019	November 2019	December 2019	January 2020	February 2020
Rating 60	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

March 2020	April 2020	May 2020	June 2020	July 2020	August 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2020	October 2020	November 2020	December 2020	January 2021	February 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2021	October 2021	November 2021	December 2021		
Rating OK	Rating OK	Rating OK	Rating OK		
Total Months					

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name

ONEMAIN 221394106980****

Account Information

Address

PO BOX 1010 EVANSVILLE, IN 47706

Phone

(844) 298-9773

Monthly Payment

\$0

Date Opened

02/25/2021

Responsibility	Joint Account
Account Type	Installment Account
Loan Type	SECURED
Balance	\$0
Date Updated	02/15/2023
Payment Received	\$4,933
Last Payment Made	02/15/2023
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 60 months
Date Closed	02/15/2023
High Balance (Hist.)	High balance of \$6,120 from 10/2021 to 02/2023
Remarks	ACCT CLOSED DUE TO REFINANCE; CLOSED

Payment History

February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Balance ---	Balance ---	Balance \$5,764	Balance \$5,710	Balance \$5,651	Balance \$5,594
Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid \$189	Amount Paid \$189	Amount Paid \$189	Amount Paid \$189
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$189	Scheduled Payment \$189	Scheduled Payment \$189	Scheduled Payment \$189
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance \$5,537	Balance \$5,465	Balance \$5,404	Balance \$5,338	Balance \$5,274	Balance \$5,205
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$189	Amount Paid \$189	Amount Paid \$189	Amount Paid \$189	Amount Paid \$189	Amount Paid \$189
Scheduled Payment \$189	Scheduled Payment \$189	Scheduled Payment \$189	Scheduled Payment \$189	Scheduled Payment \$189	Scheduled Payment \$189
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance \$5,138	Balance \$5,069	Balance \$4,995	Balance \$4,923	Balance \$4,846	Balance \$4,770
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$189	Amount Paid \$189	Amount Paid \$189	Amount Paid \$189	Amount Paid \$189	Amount Paid \$189
Scheduled Payment \$189	Scheduled Payment \$189	Scheduled Payment \$189	Scheduled Payment \$189	Scheduled Payment \$189	Scheduled Payment \$189
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2023

Balance \$0
Past Due \$0
Amount Paid \$4,933
Scheduled Payment \$0
Rating OK

Total Month

SYNCB/CARE CREDIT 601918361711****

Account Information**Address**

C/O PO BOX 965036 ORLANDO, FL 32896-5036

Phone

(866) 396-8254

Date Opened

04/05/2018

Responsibility

Individual Account

Account Type	Revolving Account
Loan Type	CHARGE ACCOUNT
Balance	\$0
Date Updated	03/17/2020
Payment Received	\$0
Last Payment Made	07/17/2019
High Balance	\$500
Credit Limit	\$500
Pay Status	Paid, Closed; was Paid as agreed
Terms	Paid Monthly
Date Closed	10/17/2019
Remarks	ACCT CLOSED DUE TO TRANSFER; CLOSED

Payment History

April 2018	May 2018	June 2018	July 2018	August 2018	September 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating X

Total Month

October 2019	November 2019	December 2019	January 2020	February 2020
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total Month

SYNCB/SUNGLASS HUT 601918280431****

Account Information**Address** PO Box 965001 ORLANDO, FL 32896-5001**Phone** (866) 396-8254**Date Opened** 07/11/2017**Responsibility** Individual Account**Account Type** Revolving Account**Loan Type** CHARGE ACCOUNT**Balance** \$0**Date Updated** 05/24/2019**Payment Received** \$0**High Balance** \$169**Credit Limit** \$800**Pay Status** Paid, Closed; was Paid as agreed**Terms** Paid Monthly**Date Closed** 07/13/2018**Remarks** Account closed at consumer's request; CLOSED**Payment History**

Total Month

July 2017	August 2017	September 2017	October 2017	November 2017	December 2017
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2018	February 2018	March 2018	April 2018	May 2018	June 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
July 2018	August 2018	September 2018	October 2018	November 2018	December 2018
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
January 2019	February 2019	March 2019	April 2019		
Rating OK	Rating OK	Rating OK	Rating OK		
					Total Months

Inquiries

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name		
SYNCBAMERICAN EAGLE		
Location	Requested On	Phone
PO BOX 71727 PHILADELPHIA, PA 19176	09/15/2022	(800) 843-0875
Inquiry Type		
Individual		

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm

offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

Name		
CNU ONLINE CASHNETUSA		
Location	Requested On	Phone
175 W JACKSON BLVD SUITE 1000 CHICAGO, IL 60604	02/16/2024, 01/19/2024, 12/20/2023, 11/19/2023, 10/22/2023, 09/16/2023, 08/20/2023, 07/21/2023, 06/18/2023, 05/21/2023, 04/25/2023	(800) 240-2154
ALLSTATE INSURANCE		
Location	Requested On	Phone
2775 SANDERS RD NORTHBROOK, IL 60062-6110	02/02/2024	(800) 255-7828
TBOM - MILESTONE		
Location	Requested On	Phone
15220 NW GREENBRIER PKWY, SUITE 200 BEAVERTON, OR 97006	09/27/2023	(503) 222-9960
FEB -DESTINY		
Location	Requested On	Phone
15220 NW GREENBRIER PKWY, SUITE 200 BEAVERTON, OR 97006	09/06/2023	(503) 222-9960
CAP ONE AUTO		
Location	Requested On	Phone
PO BOX 260848 PLANO, TX 75026	07/07/2023, 05/13/2023	(800) 689-1789

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

Name
CAPITAL ONE

Location	Requested On	Phone
P O Box 31293 Salt Lake City, UT 84131	04/13/2024	(800) 955-7070

TRANSUNION CONSUMER INTE

Location	Requested On	Phone
760 MARKET STREET 10TH FLOOR SAN FRANCISCO, CA 94102	04/05/2024	(844) 580-6816

TRANSUNION INTERACTIVE / CREDIT SESAME

Location	Requested On	Phone
607 WEST DANA ST, SAN JOSE, CA 95120	04/05/2024	(855) 799-9111

CREDITWISE CAPITAL1 TU-C

Location	Requested On	Phone
CAPITAL ONE N.A. PO BOX 85870 RICHMOND, VA 23285	04/05/2024	(877) 383-4802

T-MOBILE

Location	Requested On	Phone
12920 SE 38TH ST BELLEVUE, WA 98006	12/08/2023	(800) 937-8997

CREDIT SESAME, INC.

Location	Requested On	Phone
444 CASTRO ST., STE 500 STE 500 MOUNTAIN VIEW, CA 94041	05/16/2023	(866) 720-0893

AAYA QONDAH via TRANSUNION INTERACTIVE IN

Location	Requested On	Phone
100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	04/15/2024, 04/15/2024	(855) 681-3196

TU INTERACTIVE

Location	Requested On	Phone
100 CROSS ST 202 SAN LUIS OBISPO, CA 93401	04/15/2024	(844) 580-6816

AAYA QONDAH via TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	04/10/2024	(844) 580-6816

AAYA QONDAH via CREDITWISE CAPITAL1 TU-A

Location	Requested On	Phone
CAPITAL ONE N.A. PO BOX 85870 RICHMOND, VA 23285	04/10/2024, 03/13/2024, 02/14/2024, 01/17/2024, 12/20/2023, 11/22/2023, 10/25/2023, 09/27/2023, 08/29/2023, 08/02/2023, 07/05/2023, 06/07/2023, 05/09/2023, 04/12/2023, 03/15/2023, 02/15/2023, 01/17/2023, 12/21/2022, 11/20/2022, 10/24/2022, 09/21/2022, 08/20/2022, 07/23/2022, 06/23/2022, 05/23/2022, 04/16/2022	(877) 383-4802

364164047 via CREDITWISE CAPITAL1 TU-B

Location	Requested On	Phone
CAPITAL ONE N.A. PO BOX 85870 RICHMOND, VA 23285	04/04/2024	(877) 383-4802

AAYA QONDAH via KARMATRANSUNION INTERACT

Location	Requested On	Phone
100 CROSS STREET SAN LUIS OBISPO, CA 93401	03/18/2024	(844) 580-6816

GEICO INSURANCE

Location	Requested On	Phone
ONE GEICO PLAZA WASHINGTON, DC 20076	02/01/2024, 08/22/2023	(800) 841-3000

CBE GROUP

Location	Requested On	Phone
PO BOX 2535 WATERLOO, IA 50704	11/15/2023	(866) 912-1312

CONSUMERINFO.COM

Location	Requested On	Phone
475 ANTON BLVD COSTA MESA, CA 92626	03/06/2023, 02/28/2023	(888) 397-3742

MOE DAVID VIA SMART via TRANSUNION SCREENING SOLU

Location	Requested On	Phone
6430 S FIDDLERS GREEN CIR SUITE 500 GREENWOOD VILLAGE, CO 80111	10/30/2022	(866) 775-0961

SMARTMOVE

Location	Requested On	Phone
6430 S FIDDLERS GREEN CIR SUITE 500 GREENWOOD VILLAGE, CO 80129	10/30/2022	(866) 775-0961

FTPROG LEASINGLLC

Location	Requested On	Phone
256 DATA DRIVE DRAPER, UT 84020	07/22/2022	(855) 222-0801

PROG LEASING LLC

Location	Requested On	Phone
256 W DATA DRIVE DRAPER, UT 84020	07/22/2022	(877) 898-1970

AMERICAN FAMILY INS via AMERICAN FAMILY INSURANCE

Location	Requested On	Phone
4802 MITCHELL AVENUE SAINT JOSEPH, MO 64507	06/17/2022	(800) 692-6326

 **Additional Information**

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

Checking Account and Demand Deposit Account (DDA) Activity**Data Source:**

Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)

Requested by:
TRANSUNION CONSUMER INTE

Requested on:
04/05/2024

Number of Accounts Consumer is Identified On:
0

Bank Account Closures Identified as Fraudulent:
0

Paid Checks in the Last 3 Years:
0

Open (Unpaid) Checks in the Last 3 Years:
0

Checks Ordered in the Last Month:
0

Checks Ordered in the Last 2 Months:
0

Checks Ordered in the Last 3 Months:
0

Checks Ordered in the Last 6 Months:
0

Check Orders in the Last Year:
0

Check Orders in the Last 2 Years:
0

Check Orders in the Last 3 Years:
0

Quantity of Checks Ordered in the Last 3 Years:
0

Average Checks Ordered in the Last 3 Years:
.00000

Smallest Number of Checks Ordered:
0

Largest Number of Checks Ordered:
0

Checking Account Closures in the Last Month:
0

Checking Account Closures in the Last 2 Months:
0

Checking Account Closures in the Last 3 Months:
0

Checking Account Closures in the Last Year:
0

Checking Account Closures in the Last 2 Years:
0

Checking Account Closures in the Last 3 Years:
0

DDA Closures in Last 180 Days:
0

DDA Closure in Last 5 Years:
0

Paid DDA Closures in Last 5 Years:
0

Unpaid DDA Closures in Last 2 Years:
0

Unpaid DDA Closures in Last 5 Years:
0

Unpaid DDA Closures in Last 4 Years:
\$000000000.00

Checking Account Inquiries in the Last Month:
0

Checking Account Inquiries in the Last 2 Months:
0

Checking Account Inquiries in the Last 3 Months:
0

Checking Account Inquiries in the Last 6 Months:
0

Checking Account Inquiries in the Last Year:
0

Checking Account Inquiries in the Last 2 Years:
0

DDA Inquiries in the Last 3 Years:
0

Credit Inquiries in the Last Year:
0

Credit Inquiries in the Last 3 Years:
1

Auto Inquiries in the Last 3 Years:
0

Credit Issuance Inquiries in the Last Year:
0

Credit Issuance Inquiries in the Last 3 Years:

0

Payday Inquiries in the Last 3 Years:

0

Utility Inquiries in the Last 3 Years:

0

Other Credit Inquiries in the Last 2 years:

1

Other Credit Inquiries in the Last 3 Years:

1

DDA & Credit/Non-DDA Inquiries in Last 3 Years:

1

Open (Unpaid) NSF's in the Last Month:

0

Open (Unpaid) NSF's in the Last 2 Months:

0

Open (Unpaid) NSF's in the Last 3 Months:

0

Open (Unpaid) NSF's in the Last 6 Months:

0

Open (Unpaid) NSF's in the Last Year:

0

Open (Unpaid) NSF's in the Last 2 Years:

0

Open (Unpaid) NSF's in the Last Month:

\$000000000.00

Open (Unpaid) NSF's in the Last 2 Months:

\$000000000.00

Open (Unpaid) NSF's in the Last 3 Months:

\$000000000.00

Open (Unpaid) NSF's in the Last 6 Months:

\$000000000.00

Open (Unpaid) NSF's in the Last Year:

\$000000000.00

Open (Unpaid) NSF's in the Last 2 Years:

\$000000000.00

Open (Unpaid) NSF's in the Last 3 Years:

\$000000000.00

Paid NSF's in the Last Month:

0

Paid NSF's in the Last 2 Months:

0

Paid NSF's in the Last 3 Months:

0

Paid NSF's in the Last 6 Months:

0

Paid NSF's in the Last Year:

0

Paid NSF's in the Last 2 Years:

0

Paid NSF's in the Last Month:

\$000000000.00

Paid NSF's in the Last 2 Months:

\$000000000.00

Total Paid NSF's in the Last 3 Months:

\$000000000.00

Total Paid NSF's in the Last 6 Months:

\$000000000.00

Total Paid NSF's in the Last Year:

\$000000000.00

Total Paid NSF's in the Last 2 Years:

\$000000000.00

Total Paid NSF's in the Last 3 Years:

\$000000000.00

Largest Opened (Unpaid) NSF Check:

\$000000000.00

Largest Paid NSF Check:

\$000000000.00

Supplemental Consumer Credit Information

Data Source:

Teletrack (PO Box 740008, Atlanta, GA 30374, (877) 309-5226)

Requested by:
AMERICAN WEB LOAN

Requested on:
06/28/2019

Invalid SSN Indicator:
0

Presence of a Collections Skip:
0

Auto Finance Inquiries in the Last 3 Months:
000

Auto Finance Inquiries in the Last 6 Months:
001

Auto Finance Inquiries in the Last 9 Months:
001

Auto Finance Inquiries in the Last 12 Months:
001

Auto Finance Inquiries in the Last 24 Months:
001

Auto Finance Inquiries in the Last 7 Years:
001

Cash Advance Inquiries in the Last 3 Months:
000

Cash Advance Inquiries in the Last 6 Months:
000

Cash Advance Inquiries in the Last 9 Months:
000

Cash Advance Inquiries in the Last 12 Months:
000

Cash Advance Inquiries in the Last 24 Months:
000

Cash Advance Inquiries in the Last 7 Years:
000

Misc Financial Services in the Last 7 Years:
000

Rent-to-Own Inquiries in the Last 3 Months:
000

Rent-to-Own Inquiries in the Last 6 Months:
000

Rent-to-Own Inquiries in the Last 9 Months:
000

Rent-to-Own Inquiries in the Last 12 Months:
000

Rent-to-Own Inquiries in the Last 24 Months:
000

Rent-to-Own Inquiries in the Last 7 Years:
000

All Alternative Credit Inquiries in the Last 3 months:
000

All Alternative Credit Inquiries in the Last 6 Months:
001

All Alternative Credit Inquiries in the Last 24 Months:
001

All Alternative Credit Inquiries in the Last 7 Years:
001

Paid Auto Finance Charge-offs in the Last 24 Months:
000

Paid Payday Loan Charge-offs in the Last 24 Months:
000

Paid Rent-to-Own Charge-offs in the Last 24 Months:
000

All Paid Charge-offs in the Last 3 Months:
000

All Paid Charge-offs in the Last 24 Months:
000

All Paid Charge-offs in the Last 7 Years:
000

Open Auto Finance Charge-offs in the Last 24 Months:
000

Open Payday Loan Charge-offs in the Last 24 months:
000

Open Rent-to-Own Charge-offs in the Last 24 Months:
000

All Open Charge-offs in the Last 3 Months:
000

All Open Charge-offs in the Last 6 Months:
000

All Open Charge-offs in the Last 9 Months:
000


All Open Charge-offs in the Last 12 Months:
000


All Open Charge-offs in the Last 24 Months:
000

All Open Charge-offs in the Last 7 Years:
000

Should you wish to contact TransUnion, you may do so,

- **Online:**

To report an inaccuracy, please visit: service.transunion.com 

For answers to general questions, please visit: www.transunion.com 

- **By Mail:**

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19016-2000

- **By Phone:**

(800) 916-8800

You may contact us Monday - Friday 8 AM - 11 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.


For all correspondence, please have your TransUnion file number available (located at the top of this report).

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA


Para informacion en espanol, visite www.consumerfinance.gov/learnmore  o escriba a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.



A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore  or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your 'file disclosure'). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;

- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.





In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore  for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore  for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore .
- **You may limit prescreened offers of credit and insurance you get based on information in your credit report.** Unsolicited prescreened offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:
 - **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the

three nationwide credit reporting agencies.

- Equifax: 1-800-525-6285; www.equifax.com 
 - Experian: 1-888-397-3742; www.experian.com 
 - TransUnion: 1-800-680-7289; www.transunion.com 
- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore .

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.	c. Division of Depositor and Consumer Protection National Center for
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	

d. Federal Credit Unions

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

5. Creditors Subject to the Packers and Stockyards Act, 1921

6. Small Business Investment Companies

7. Brokers and Dealers

8. Institutions that are members of the Farm Credit System

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

Consumer
and Depositor Assistance
Federal Deposit
Insurance
Corporation
1100 Walnut Street, Box
#11
Kansas City, MO 64106
d. National Credit Union
Administration
Office of Consumer
Financial Protection
1775 Duke Street
Alexandria, VA 22314
Asst. General Counsel for
Office of Aviation
Protection
Department of
Transportation
1200 New Jersey Avenue,
S.E.
Washington, DC 20590
Office of Public
Assistance,
Governmental Affairs,
and
Compliance Surface
Transportation Board
395 E Street, S.W.
Washington, DC 20423
Nearest Packers and
Stockyards Division
Regional Office
Associate Administrator,
Office of Capital Access
United States Small
Business Administration
409 Third Street, S.W.,
Suite 8200
Washington, DC 20416
Securities and Exchange
Commission
100 F Street, N.E.
Washington, DC 20549
Farm Credit
Administration
1501 Farm Credit Drive
McLean, VA 22102-5090
Federal Trade
Commission
Consumer Response
Center

600 Pennsylvania
Avenue, N.W.
Washington, DC 20580
(877) 382-4357

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe you that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.



A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.


2. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.


To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore.

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com 
- Experian: 1-888-397-3742; www.experian.com 
- TransUnion: 1-800-680-7289; www.transunion.com 

- 3. You have the right to free copies of the information in your file (your “file disclosure”).** An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore 
- 4. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore 
- 5. You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.
- 6. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your [identity theft report](#). The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.
- 7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an [identity theft report](#).

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore , or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore .

