



Credit Report Prepared For:



Experian Report As Of: Jan 29, 2019

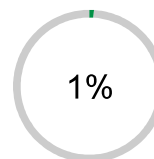
Personal & Confidential

Account Summary

My Accounts Summary

Open Credit Cards	4
Open Retail Cards	0
Open Real Estate Loans	0
Open Installment Loans	0
Total Open Accounts	4
Accounts Ever Late	0
Collections Accounts	0
Average Account Age	7 mos
Oldest Account	1 yr 7 mos
newest account	⚡

My Overall Credit Usage



Credit Debt
\$250
Total Credit
\$23,500

My Debt Summary

Credit and Retail Card Debt	\$250
Real Estate Debt	\$0
Installment Loans Debt	\$0
Collections Debt	\$0
Total Debt	\$250

My Hard Credit Inquiries

4

My Public Records

0

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Account Summary

My Personal Information

Name

████████████████████

Personal Statement(s)

No Statement(s) present at this time

Also Known As

████████████████████

████████████████████

Birth Year

██████

Addresses

████████████████████

████████████████████

████████████████████

████████████████████

████████████████████

████████████████████

Employer(s)

████████████████████

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Open Accounts

BANK OF AMERICA XXXX		Open																								
ACCOUNT DETAILS		CREDIT USAGE																								
Account Name	BANK OF AMERICA	<p>Low Credit Usage Keeping your account balances as low as possible can have a positive impact on your credit.</p>																								
Account #	XXXX																									
Original Creditor	-																									
Company Sold	-																									
Account Type	REVOLVING	CONTACT INFORMATION																								
Date Opened	Oct 2018	PO BOX 982238 EL PASO, TX 79998 (800) 421-2110																								
Account Status	Open	PAYMENT HISTORY																								
Payment Status	Current	<p>2018</p> <table border="1"> <tr> <td>Jan</td><td>Feb</td><td>Mar</td><td>Apr</td> </tr> <tr> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td>May</td><td>Jun</td><td>Jul</td><td>Aug</td> </tr> <tr> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> <tr> <td>Sep</td><td>Oct</td><td>Nov</td><td>Dec</td> </tr> <tr> <td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> </table>	Jan	Feb	Mar	Apr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	May	Jun	Jul	Aug	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sep	Oct	Nov	Dec	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jan	Feb	Mar	Apr																							
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May	Jun	Jul	Aug																							
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																							
Sep	Oct	Nov	Dec																							
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																							
Status Updated	Dec 2018	<input type="checkbox"/> OK																								
Balance	\$121																									
Balance Updated	Dec 28, 2018																									
Credit Limit	\$5,000																									
Monthly Payment	\$25																									
Past Due Amount	-																									
Highest Balance	\$1,058																									
Terms	Revolving																									
Responsibility	Authorized User																									
Your Statement	-																									
Comments	-																									

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



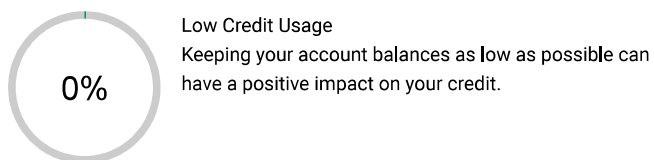
USAA SAVINGS BANK

Open

ACCOUNT DETAILS

Account Name	USAA SAVINGS BANK
Account #	[REDACTED]
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Oct 2018
Account Status	Open
Payment Status	Current
Status Updated	Jan 2019
Balance	\$59
Balance Updated	Jan 15, 2019
Credit Limit	\$15,000
Monthly Payment	\$15
Past Due Amount	-
Highest Balance	\$59
Terms	Revolving
Responsibility	Authorized User
Your Statement	-
Comments	-

CREDIT USAGE



CONTACT INFORMATION

PO BOX 47504
SAN ANTONIO, TX 78265
BYMAILONLY

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OK

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



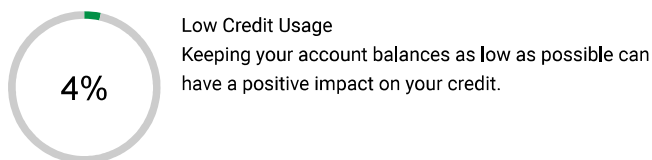
USAA SAVINGS BANK

Open

ACCOUNT DETAILS

Account Name	USAA SAVINGS BANK
Account #	[REDACTED]
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Oct 2018
Account Status	Open
Payment Status	Current
Status Updated	Jan 2019
Balance	\$70
Balance Updated	Jan 10, 2019
Credit Limit	\$2,000
Monthly Payment	\$15
Past Due Amount	-
Highest Balance	\$423
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



CONTACT INFORMATION

PO BOX 47504
SAN ANTONIO, TX 78265
BYMAILONLY

PAYMENT HISTORY

2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OK

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



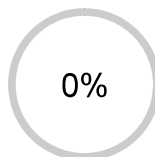
WF CRD SVC

Open

ACCOUNT DETAILS

Account Name	WF CRD SVC
Account #	[REDACTED]
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Jun 2017
Account Status	Open
Payment Status	Current
Status Updated	Jan 2019
Balance	\$0
Balance Updated	Jan 7, 2019
Credit Limit	\$1,500
Monthly Payment	\$13
Past Due Amount	-
Highest Balance	\$1,162
Terms	Revolving
Responsibility	Individual
Your Statement	-
Comments	-

CREDIT USAGE



No Credit Usage
You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

PO BOX 14517
DES MOINES, IA 50306
(800) 642-4720

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OK

Closed Accounts

No closed accounts

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Collections

No collection accounts

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Public Records

No public records

Summary

Accounts

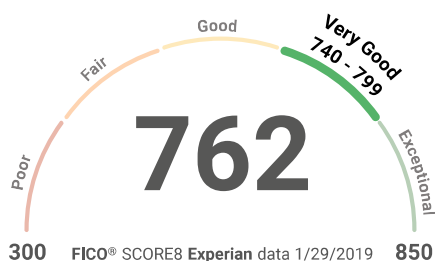
Collections

Inquiries

Public Records

Credit Score

Credit Score



[Learn More about FICO® Scores ▶](#)

Your score is above the average of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

What's helping your score?

✔ No Missed Payments

You have no missed payments on your credit accounts.

Number of your accounts with a missed payment or derogatory description
0 accounts

The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

About 98% of FICO High Achievers ② have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

✔ Low Revolving Credit Usage

You've limited the use of your available revolving credit.

Ratio of your revolving balances to your credit limits
2%

FICO® Scores evaluate the total revolving account balances in relation to the total credit limits on those accounts ②. People who keep their ratio of balances to credit limits low pose less risk to lenders than those with higher ratios.

For FICO High Achievers ②, the average ratio of the revolving account balances to the credit limits is less than 7%.

✔ No Collection Or Public Record

You have no public records or collections on your credit report.

Number of public records on your credit report
0 public records

Lenders would consider the fact that you have no public records ② or collections ② on your credit report as positive. The presence of a public record (such as a bankruptcy or tax lien) or collection is a powerful predictor of future payment risk - people with these items on their credit report are much more likely to miss future payments than those without them.

Virtually no FICO High Achievers ② have a public record or collection listed on their credit report.

What's hurting your score?

Summary > Accounts > Collections > Inquiries > Public Records > **Credit Score**

⊖ Short Account History

You have a short credit history.

Your oldest account was opened
1 Year, 7 Months ago

your accounts is relatively low.



FICO Score is based on information that is about 25 years old, on average.

Credit Score

What's helping your score?

Recent Credit Card Usage

You've shown recent use of credit cards and/or open-ended accounts.

FICO® Scores evaluate the mix of credit cards, installment loans  and mortgages. People who demonstrate recent and responsible use of credit cards and/or open-ended accounts  are generally considered less risky to lenders.

What's hurting your score?

You have no negative factors impacting your Score.

[Summary](#)

[Accounts](#)

[Collections](#)

[Inquiries](#)

[Public Records](#)

[Credit Score](#)

Disclaimer

Disclaimer

About your FICO® Score 8 or other FICO Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO Scores provided by us, or different scoring models to determine how you score.