



Credit Report Prepared For:



Experian Report As Of: Jan 17, 2019

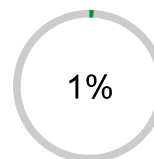
Personal & Confidential

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	1
Collections Accounts	1
Average Account Age	7 mos
Oldest Account	1 yr 7 mos
newest account	⚡

My Overall Credit Usage



Credit Debt
\$191
Total Credit
\$23,500

My Debt Summary

Credit and Retail Card Debt	\$191
Real Estate Debt	\$0
Installment Loans Debt	\$0
Collections Debt	\$0
Total Debt	\$191

My Hard Credit Inquiries

4

My Public Records

0

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Account Summary

My Personal Information

Name

[REDACTED]

Personal Statement(s)

No Statement(s) present at this time

Also Known As

[REDACTED]

[REDACTED]

Birth Year

[REDACTED]

Addresses

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Employer(s)

[REDACTED]

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> <p><input type="checkbox"/> OK</p>	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																									
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



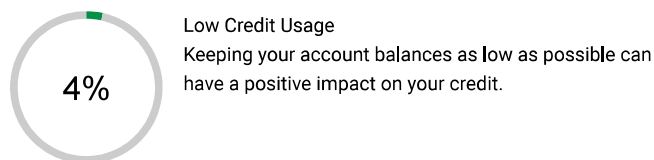
USAA SAVINGS BANK

Open

ACCOUNT DETAILS

Account Name	USAA SAVINGS BANK
Account #	427082XX
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"/>
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

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Credit Score



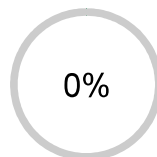
USAA SAVINGS BANK

Open

ACCOUNT DETAILS

Account Name	USAA SAVINGS BANK
Account #	427082XX
Original Creditor	-
Company Sold	-
Account Type	REVOLVING
Date Opened	Oct 2018
Account Status	Open
Payment Status	Current
Status Updated	Dec 2018
Balance	\$0
Balance Updated	Dec 14, 2018
Credit Limit	\$15,000
Monthly Payment	-
Past Due Amount	-
Highest Balance	-
Terms	Revolving
Responsibility	Authorized User
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 47504
SAN ANTONIO, TX 78265
BYMAILONLY

PAYMENT HISTORY

2018

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"/>

OK

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score



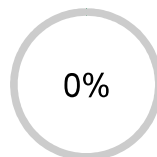
WF CRD SVC

Open

ACCOUNT DETAILS

Account Name	WF CRD SVC
Account #	4 [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

TRANSWORLD SYS INC/55

Closed



ACCOUNT DETAILS

Account Name TRANSWORLD SYS INC/55

Account # [REDACTED] XX

Original Creditor UNIV OF WASH MEDICAL CENTER

Company Sold -

Account Type **COLLECTION**

Date Opened Jan 2018

Account Status Closed

Payment Status Paid, was a collection account, insurance claim or government claim or was terminated for default

Status Updated Mar 2018

Balance -

Balance Updated Mar 13, 2018

Original Balance **\$195**

Monthly Payment -

Past Due Amount -

Highest Balance -

Terms 1 Month

Responsibility Individual

Your Statement -

Comments -

CONTACT INFORMATION

500 VIRGINIA DR STE 514
FT WASHINGTON, PA 19034
(877) 865-7686

PAYMENT HISTORY

2018

Jan Feb Mar Apr

May Jun Jul Aug

Sep Oct Nov Dec

Failed to Pay

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Public Records

No public records

Summary

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Public Records

Credit Score

Credit Score



Learn More about FICO® Scores ▶

Your score is below the average score of U.S. consumers, though many lenders will approve loans with this score.

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%.

What's hurting your score?

⊖ Collection And/Or PR

You have a public record and/or collection on your credit report.

Number of collections on your credit report
1 collection

The presence of a derogatory public record ② or collection ② is highly correlated with future payment risk.

Satisfying a public record or paying off a collection will not remove a valid item from the credit report and it will still be considered by a FICO® Score as long as it is reported.

As these items age, they will have less impact on the FICO® Score.

Summary

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Credit Score

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

⊖ Short Account History

You have a short credit history.


People who frequently open new accounts generally pose less risk to lenders than those who have a long history of credit use. If you have recently opened a new credit account and/or the average age of your accounts is relatively low, this may be hurting your score.

Credit Score

What's helping your score?

FICO High AchieversSM opened their oldest account 25 years ago, on average.


You have no positive factors impacting your Score.

 No Loan Activity

You have no recent activity from a non-mortgage installment loan.

What's hurting your score?


Your credit report shows no recent non-mortgage loans (such as auto or student loans) or sufficient recent information about your loans. Having a loan along with other types of credit demonstrates that a person is able to manage a variety of credit types.


 Few Accounts Paid On Time

You have few accounts that are in good standing.

Number of your accounts currently being paid as agreed

2 accounts

The FICO[®] Score considers the number of accounts showing on time payments. In your case this number is too low either because you have very few accounts or you've missed payments recently on some of your accounts or have accounts with derogatory indicators  reported.

FICO High Achievers  have an average of 6 accounts currently being paid as agreed.

Summary

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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.