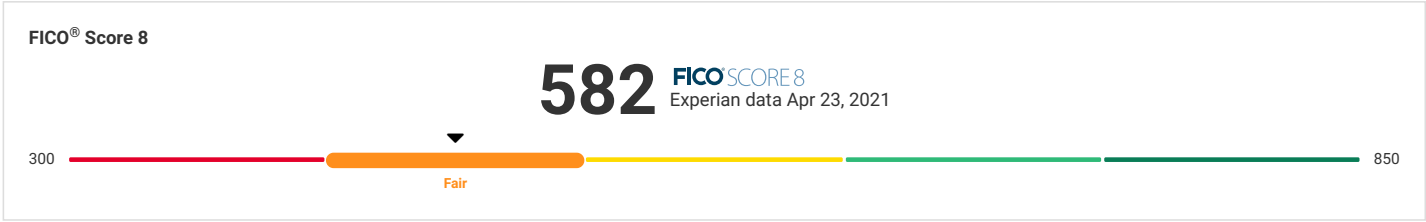




At a glance



Account summary		Overall credit usage		Debt summary	
Open accounts	2	0 % Credit used: \$0 Credit limit: \$540		Credit card and credit line debt	\$0
Self-reported accounts	0			Self-reported account balance	\$0
Accounts ever late	5			Loan debt	\$6,455
Closed accounts	14			Collections debt	\$780
Collections	1			Total debt	\$7,235
Average account age	7 yrs 5 mos				
Oldest account	12 yrs 9 mos				



Personal information

Name	Addresses	Employers
ROXANA Y REYES	8153 VICTORIA AVE SOUTH GATE, CA 90280-2327	-
Also known as		
REYES Y ROXANA	4901 E CARSON ST LONG BEACH, CA 90808-1706	
Generational identifier		
-	4928 1-2 SANTA ANA ST CUDAHY, CA 90201-6307	
Year of birth		
1992		

Personal statements

No Statement(s) present at this time



Open accounts

CURACAO

Exceptional

payment history

Balance updated Apr 21, 2021

Account info

Account name

CURACAO

Balance

\$0

Account number

528137XXX

Balance updated

Apr 21, 2021

Original creditor

-

Credit limit

\$540

Company sold

-

Usage

0%

Account type

Revolving Charge Account

Monthly payment

\$0

Date opened

Apr 05, 2011

Past due amount

-

Account status

Open

Highest balance

\$15

Payment status

Current

Terms

Revolving

Status updated

Apr 2021

Responsibility

Individual

Your statement

-

Payment history

Jan

Feb

Mar

Apr

May

Jun

Jul

Aug

Sep

Oct

Nov

Dec

2021

—

—

—

—

—

—

—

—

—

2020

—

2019

2018

2017

—

2016

2015

2014

—

—

—

—

On time

—

Data unavailable

Contact info

Address

1605 W OLYMPIC BLVD LOS ANGELES,
CA 90015

Phone number

(213) 386-4412

Comments

-



● US DEPT OF ED/GLELSI

\$6,455

Exceptional payment history

Balance updated Mar 31, 2021

Account info

Account name	US DEPT OF ED/GLELSI	Balance	\$6,455
Account number	912479XXXX	Balance updated	Mar 31, 2021
Original creditor	-	Original amount	\$6,500
Company sold	-	Paid off	<1%
Account type	Education Loan	Monthly payment	\$0
Date opened	Sep 11, 2016	Past due amount	-
Account status	Open	Highest balance	-
Payment status	Current	Terms	Unknown
Status updated	Mar 2021	Responsibility	Individual
		Your statement	-

Payment history



Contact info

Address PO BOX 7860 MADISON,
WI 53707

Phone number By mail only

Comments

-



Closed accounts

●

AMEX

Exceptional payment history

Closed

📄

Account info

Account name	AMEX	Balance	-
Account number	349991XXXXXXXXXX	Balance updated	Jul 13, 2016
Original creditor	-	Credit limit	\$8,000
Company sold	-	Monthly payment	-
Account type	Credit Card - Revolving Terms	Past due amount	-
Date opened	Jun 21, 2011	Highest balance	\$5,217
Account status	Closed	Terms	Revolving
Payment status	Current	Responsibility	Terminated
Status updated	Jul 2016	Your statement	-

📅

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	—	—	—	—	—	—	NA	—	—	—	—	—
2015	—	—	—	—	—	—	—	—	—	—	—	—
2014	●	●	●	●	●	●	—	—	—	—	—	—
2013	●	●	●	●	●	●	●	●	●	●	●	●
2012	●	●	●	●	●	●	●	●	●	●	●	●
2011	—	—	—	—	—	—	—	●	●	●	●	●

●

 On time

NA

 No applicable payment history

—

 Data unavailable

✉

Contact info

Address	PO BOX 297871 FORT LAUDERDALE, FL 33329
Phone number	(800) 874-2717

📄

Comments

Transferred to another lender

Purchased by another lender

● **BARCLAYS BANK DELAWARE**

\$0

18 potentially negative months

Closed

📁 **Account info**

Account name	BARCLAYS BANK DELAWARE	Balance	\$0
Account number	000247XXXXXXXXX	Balance updated	Dec 01, 2020
Original creditor	-	Credit limit	\$500
Company sold	PORTFOLIO RECOVERY ASSOC.	Monthly payment	-
Account type	Credit Card - Revolving Terms	Past due amount	-
Date opened	Aug 26, 2015	Highest balance	-
Account status	Closed	Terms	Revolving
Payment status	Charge-off	Responsibility	Individual
Status updated	Jan 2020	Your statement	-

📅 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	NA
2019	●	●	●	●	●	30	60	90	120	120	120	CO
2018	●	●	●	●	●	●	●	●	●	●	●	●
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	—	—	—	—	—	—	—	—	●	●	●	●

● On time CO Charge off 30 days late 60 days late 90 days late 120+ days late NA No applicable payment history — Data unavailable

✉ **Contact info**

Address **PO BOX 8803 WILMINGTON,
DE 19899**

Phone number **(888) 232-0780**

📝 **Comments**

Transferred to another lender

Purchased by another lender

● **COMENITY BANK/ANNTYL**

\$0

6 late payments

Closed

📁 **Account info**

Account name	COMENITY BANK/ANNTYL	Balance	\$0
Account number	778850XXXXXX	Balance updated	May 02, 2020
Original creditor	-	Credit limit	\$150
Company sold	-	Monthly payment	-
Account type	Revolving Charge Account	Past due amount	-
Date opened	Apr 21, 2019	Highest balance	-
Account status	Closed	Terms	Revolving
Payment status	Past due 180 days	Responsibility	Individual
Status updated	May 2020	Your statement	-

📁 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	120	120	—	—	NA	—	—	—	—	—	—	—
2019	—	—	—	—	●	●	●	●	30	60	90	120

● On time 30 days late 60 days late 90 days late 120+ days late NA No applicable payment history — Data unavailable

✉ **Contact info**

Address **PO BOX 182789 COLUMBUS,
OH 43218**

Phone number -

📄 **Comments**

Transferred to another lender

Purchased by another lender

● **CURACAO**

\$0

Exceptional payment history

Closed

📁 **Account info**

Account name	CURACAO	Balance	\$0
Account number	528137XXXX	Balance updated	Apr 22, 2016
Original creditor	-	Original amount	-
Company sold	-	Monthly payment	-
Account type	Installment Sales Contract	Past due amount	-
Date opened	Apr 05, 2011	Terms	1 Month
Account status	Closed	Responsibility	Individual
Payment status	Current	Your statement	-
Status updated	Apr 2016		

📁 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	●	●	●	●	—	—	—	—	—	—	—	—
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	●	●	●	●	●	●	●	●	●	●	●	●
2013	●	●	●	●	●	●	●	●	●	●	●	●
2012	●	●	●	●	●	●	●	●	●	●	●	●
2011	—	—	—	●	●	●	●	●	●	●	●	●

● On time — Data unavailable

✉ **Contact info**

Address	1605 W OLYMPIC BLVD LOS ANGELES, CA 90015
Phone number	(213) 386-4412

📄 **Comments**

-



● JPMCB CARD

\$2,209

12 potentially negative months

Closed

📁 Account info

Account name	JPMCB CARD	Balance	\$2,209
Account number	426684XXXXXX	Balance updated	Aug 14, 2018
Original creditor	-	Credit limit	\$2,000
Company sold	-	Monthly payment	-
Account type	Credit Card - Revolving Terms	Past due amount	\$2,209
Date opened	Sep 21, 2015	Highest balance	-
Account status	Closed	Terms	Revolving
Payment status	Charge-off	Responsibility	Individual
Status updated	Jun 2018	Your statement	-

📁 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	60	90	120	120	120	CO	CO	CO	—	—	—	—
2017	30	●	●	●	●	30	●	●	30	●	●	30
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	—	—	—	—	—	—	—	—	—	●	●	●

● On time CO Charge off 30 days late 60 days late 90 days late 120+ days late — Data unavailable

✉ Contact info

Address	PO BOX 15369 WILMINGTON, DE 19850
Phone number	(800) 945-2000

📄 Comments

Account closed at credit grantor's request

● **MACYS/DSNB****\$584**

59 potentially negative months

Closed

📁 **Account info**

Account name	MACYS/DSNB	Balance	\$584
Account number	441107XXXXXX	Balance updated	Apr 06, 2021
Original creditor	-	Credit limit	\$400
Company sold	-	Monthly payment	-
Account type	Revolving Charge Account	Past due amount	\$584
Date opened	May 31, 2015	Highest balance	-
Account status	Closed	Terms	Revolving
Payment status	Charge-off	Responsibility	Individual
Status updated	Nov 2016	Your statement	-

📁 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	CO	CO	CO	CO	—	—	—	—	—	—	—	—
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2017	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2016	●	●	●	●	●	30	60	90	120	120	CO	CO
2015	—	—	—	—	—	●	●	●	—	●	—	—

● On time CO Charge off 30 days late 60 days late 90 days late 120+ days late — Data unavailable

✉ **Contact info**

Address **PO BOX 8218 MASON,
OH 45040**

Phone number **(800) 243-6552**

📄 **Comments**

Account closed at credit grantor's request

● **MACYS/DSNB**

-

Exceptional payment history

Closed

📄 **Account info**

Account name	MACYS/DSNB	Balance	-
Account number	440788XXXXXX	Balance updated	Feb 22, 2018
Original creditor	-	Credit limit	\$100
Company sold	-	Monthly payment	-
Account type	Revolving Charge Account	Past due amount	-
Date opened	May 19, 2011	Highest balance	\$165
Account status	Closed	Terms	Revolving
Payment status	Paid satisfactorily	Responsibility	Individual
Status updated	Feb 2018	Your statement	-

📄 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	●	NA	—	—	—	—	—	—	—	—	—	—
2017	—	—	—	●	●	●	●	●	●	●	●	●
2016	—	—	—	—	—	—	—	—	—	—	—	—
2015	—	—	—	—	—	—	—	—	—	—	—	—
2014	●	●	●	●	●	●	●	●	●	●	●	—
2013	●	●	●	●	●	●	●	●	●	●	●	●
2012	●	●	●	●	●	●	●	●	●	●	●	●
2011	—	—	—	—	●	●	●	●	●	●	●	●

● On time NA No applicable payment history — Data unavailable

✉ **Contact info**

Address **PO BOX 8218 MASON,
OH 45040**

Phone number **(800) 243-6552**

📄 **Comments**

Account closed at consumer's request

● **NORDSTROM/TD BANK USA**

\$2,087

53 potentially negative months

Closed

📄 **Account info**

Account name	NORDSTROM/TD BANK USA	Balance	\$2,087
Account number	414721XXXXXXXXXX	Balance updated	Apr 12, 2021
Original creditor	-	Credit limit	\$5,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Past due amount	\$2,087
Date opened	Mar 21, 2013	Highest balance	-
Account status	Closed	Terms	Revolving
Payment status	Charge-off	Responsibility	Individual
Status updated	May 2017	Your statement	-

📄 **Payment history**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	CO	CO	CO	CO	—	—	—	—	—	—	—	—
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2017	●	30	60	90	CO	CO	CO	CO	CO	CO	CO	CO
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	30	30	●	●	●	●	●	●	●	●	●
2014	—	—	—	—	●	●	●	●	●	●	●	●

● On time CO Charge off 30 days late 60 days late 90 days late — Data unavailable

✉ **Contact info**

Address 13531 E CALEY AVE ENGLEWOOD,
CO 80111

Phone number (800) 964-1800

📄 **Comments**

-



● SYNCB/JCP

-

Exceptional payment history

Closed

📁 Account info

Account name	SYNCB/JCP	Balance	-
Account number	600889XXXXXX	Balance updated	Aug 22, 2016
Original creditor	-	Credit limit	\$1,000
Company sold	-	Monthly payment	-
Account type	Revolving Charge Account	Past due amount	-
Date opened	Nov 02, 2012	Highest balance	\$81
Account status	Closed	Terms	Revolving
Payment status	Paid satisfactorily	Responsibility	Individual
Status updated	Aug 2016	Your statement	-

📁 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	●	●	●	●	●	●	●	NA	—	—	—	—
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	●	●	●	●	●	●	●	●	●	●	●	●
2013	●	●	●	●	●	●	●	●	●	●	●	●
2012	—	—	—	—	—	—	—	—	—	—	●	●

● On time NA No applicable payment history — Data unavailable

✉ Contact info

Address **PO BOX 965007 ORLANDO,
FL 32896**

Phone number **(800) 542-0800**

💬 Comments

-



● SYNCB/OLDNAVYDC

-

Exceptional payment history

Closed

📄 Account info

Account name	SYNCB/OLDNAVYDC	Balance	-
Account number	447995XXXXXX	Balance updated	Dec 25, 2018
Original creditor	-	Credit limit	\$250
Company sold	-	Monthly payment	-
Account type	Credit Card - Revolving Terms	Past due amount	-
Date opened	Jul 24, 2008	Highest balance	\$918
Account status	Closed	Terms	Revolving
Payment status	Paid satisfactorily	Responsibility	Authorized User
Status updated	Dec 2018	Your statement	-

📄 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	●	●	●	●	●	●	●	●	●	●	●	NA
2017	●	●	●	●	●	●	●	●	●	●	●	●
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	●	●	●	●	●	●	●	●	●	●	●	●
2014	●	●	●	●	●	●	●	●	●	●	●	●
2013	●	●	●	●	●	●	●	●	●	●	●	●
2012	●	●	●	●	●	●	●	●	●	●	●	●

● On time NA No applicable payment history

✉ Contact info

Address PO BOX 965005 ORLANDO,
FL 32896

Phone number (877) 222-6868

📄 Comments

Account closed at credit grantor's request

Closed due to inactivity



● SYNCB/OLDNAVYDC

-

Exceptional payment history

Closed

📁 Account info

Account name	SYNCB/OLDNAVYDC	Balance	-
Account number	447995XXXXXX	Balance updated	Jul 11, 2017
Original creditor	-	Credit limit	\$100
Company sold	-	Monthly payment	-
Account type	Credit Card - Revolving Terms	Past due amount	-
Date opened	May 12, 2015	Highest balance	\$411
Account status	Closed	Terms	Revolving
Payment status	Paid satisfactorily	Responsibility	Individual
Status updated	Jul 2017	Your statement	-

📁 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	●	●	●	●	●	●	NA	—	—	—	—	—
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	—	—	—	—	—	●	●	●	●	●	●	●

● On time NA No applicable payment history — Data unavailable

✉ Contact info

Address **PO BOX 965005 ORLANDO,
FL 32896**

Phone number **(877) 222-6868**

📄 Comments

Account closed at credit grantor's request



● SYNCB/TJX COS DC

-

Exceptional payment history

Closed

📁 Account info

Account name	SYNCB/TJX COS DC	Balance	-
Account number	524366XXXXXX	Balance updated	Mar 11, 2015
Original creditor	-	Credit limit	\$1,100
Company sold	-	Monthly payment	-
Account type	Credit Card - Revolving Terms	Past due amount	-
Date opened	Feb 05, 2015	Highest balance	\$98
Account status	Closed	Terms	Revolving
Payment status	Paid satisfactorily	Responsibility	Individual
Status updated	Mar 2015	Your statement	-

📁 Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	—	●	NA	—	—	—	—	—	—	—	—	—

● On time NA No applicable payment history — Data unavailable

✉ Contact info

Address **PO BOX 965015 ORLANDO,
FL 32896**

Phone number **(877) 890-3150**

📄 Comments

Account closed at consumer's request


TD BANK USA/TARGETCRED

-

Exceptional payment history

Closed

Account info

Account name	TD BANK USA/TARGETCRED	Balance	-
Account number	684975XXX	Balance updated	Aug 17, 2015
Original creditor	-	Credit limit	\$200
Company sold	-	Monthly payment	-
Account type	Credit Card - Revolving Terms	Past due amount	-
Date opened	Jul 21, 2012	Highest balance	\$199
Account status	Closed	Terms	Revolving
Payment status	Paid satisfactorily	Responsibility	Individual
Status updated	Aug 2015	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	●	●	●	●	●	●	●	NA	—	—	—	—
2014	●	●	●	●	●	●	●	●	●	●	●	●
2013	●	●	●	●	●	●	●	●	●	●	●	●
2012	—	—	—	—	—	—	—	●	●	●	●	●

● On time NA No applicable payment history — Data unavailable

Contact info

Address **PO BOX 673 MINNEAPOLIS,
MN 55440**

Phone number **(888) 755-5856**

Comments

Account closed at credit grantor's request

Closed due to inactivity



● THD/CBNA

-

1 late payment

Closed

Account info

Account name	THD/CBNA	Balance	-
Account number	603532XXXXXXXXXX	Balance updated	May 21, 2016
Original creditor	-	Credit limit	\$3,000
Company sold	-	Monthly payment	-
Account type	Revolving Charge Account	Past due amount	-
Date opened	Feb 12, 2016	Highest balance	\$90
Account status	Closed	Terms	Revolving
Payment status	Paid, was past due 30 days	Responsibility	Individual
Status updated	May 2016	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	—	●	●	30	NA	—	—	—	—	—	—	—

● On time 30 days late NA No applicable payment history — Data unavailable

Contact info

Address **PO BOX 6497 SIOUX FALLS,
SD 57117**

Phone number **By mail only**

Comments

Account closed at consumer's request



Collection accounts

PORTFOLIO RECOV ASSOC

<



Public records

No public records reported.



Inquiries

COMENITY BANK/ANNTYL

Inquired on Apr 21, 2019

Business Type: Specialty Clothing Store

PO BOX 182789

COLUMBUS, OH 43218

This inquiry is scheduled to continue on record until May 2021

COMENITYCAPITAL/IKEAVC

Inquired on Jan 24, 2020

Business Type: Bank Credit Cards

PO BOX 182120

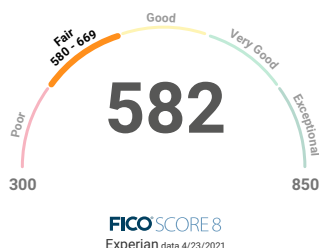
COLUMBUS, OH 43218

This inquiry is scheduled to continue on record until Feb 2022



Credit scores

FICO® Score 8



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

What's helping

- ✓ Long credit history

You have an established credit history.

Your oldest account was opened: 10 Years ago

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

Average age of your accounts: 6 Years, 10 Months

Most FICO High Achievers have an average age of accounts of 9 years or more.

FICO® Scores measure the age of the oldest account and the average age of all accounts being reported. Generally speaking, having a relatively long credit history and not opening many new accounts is reflective of lower risk.

What's hurting

- Negative items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

Number of your accounts that were ever 60 days late or worse or have a derogatory indicator: 5 accounts

Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.

Number of collections on your credit report: 1 collection

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

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

- Bad payment history

You have one or more accounts showing missed payments or derogatory indicators.

Number of your accounts with a missed payment or derogatory indicator: 6 accounts

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

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

- Few accounts paid on time

You have an insufficient number of accounts that are currently paid as agreed.

Number of your accounts currently being paid as agreed: 2 accounts

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

The FICO® Score considers the number of accounts showing on time payments. Generally, the higher the number reported the lower the risk. Compared to other people with a similar age of credit history, the number of accounts you have that are currently paid as agreed is low.

- Loan balances

The remaining balance on your mortgage or non-mortgage installment loans is relatively high.

Percentage of principal you have paid down on your open non-mortgage installment loans: 1%

FICO High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.

FICO® Scores weigh the amounts paid down and balances of mortgage and non-mortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, they have less impact on a FICO® Score. Having a low installment loan balance

to loan amount ratio is considered slightly less risky than having a 0% installment loan ratio. Consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.



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.