



Personal Credit Report for Roxana Reyes

Report Date: 03/27/2021

Source: TransUnion

File Number: 421011483

Personal Information

SSN: XXX-XX-2405

Your SSN has been masked for your protection.

You have been on our files since 11/25/2010

Date of Birth: 11/25/1992

Names Reported: ROXANA YAMILETH REYES and REYES Y. ROXANA

Addresses Reported:

Address
 8153 VICTORIA AVE, SOUTH GATE, CA 90280-2327
 4928 1/2 SANTA ANA ST, CUDAHY, CA 90201-6307
 4901 E CARSON ST, LONG BEACH, CA 90808-1706
 4928-1-2 SANTA ANA ST, BELL, CA 90201
 49281 SANTA ANA ST, CUDAHY, CA 90201

Date Reported

04/11/2014
 04/20/2011
 08/26/2015
 05/19/2011
 11/25/2010

Telephone Numbers Reported:

(323) 542-6469 (323) 771-0025

Employment Data Reported:

Account Information

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 key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

Adverse Accounts

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.

BARCLAYS BANK DELAWARE

#00024745474****

PO BOX 8803
 WILMINGTON, DE 19899
 (888) 232-0780

Date Opened: 08/26/2015 Date Updated: 12/01/2020
 Responsibility: Individual Account Payment Received: \$0
 Account Type: Revolving Account Last Payment Made: 03/15/2019
 Loan Type: CREDIT CARD

Pay Status: >Charged Off<
 Terms: Paid Monthly
 Date Closed: 08/09/2019
 >Maximum Delinquency of 120 days in 09/2019 for \$172 and in 11/2019 for \$292<

Credit Limit: Credit limit of \$500 from 09/2018 to 12/2020
 Estimated month and year that this item will be removed: 04/2026

	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020
Balance	\$0	\$780	\$780	\$780	\$780	\$780	\$780	\$780	\$780	\$780
Scheduled Payment										
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$780	\$780	\$780	\$780	\$780	\$780	\$780	\$780	\$780
High Balance	\$780	\$780	\$780	\$780	\$780	\$780	\$780	\$780	\$780	\$780
Remarks	PAL >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019
Balance	\$780	\$780	\$780	\$780	\$723	\$668	\$613	\$560	\$509	\$376
Scheduled Payment				\$64	\$61	\$60	\$58	\$56	\$55	\$35
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$780	\$780	\$780	\$292	\$231	\$172	\$116	\$60	\$25	\$0
High Balance	\$780	\$780	\$780	\$780	\$723	\$668	\$613	\$582	\$582	\$582
Remarks	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG	CBG	CBG	CBG			
Rating	C/O	C/O	C/O	120	120	120	90	60	30	OK

	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018
Balance	\$302	\$380	\$280	\$250	\$149	\$61	\$110	\$0		
Scheduled Payment	\$25	\$47	\$37	\$25	\$25	\$25	\$25			
Amount Paid	\$84	\$0	\$250	\$149	\$61	\$50	\$0	\$0		
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
High Balance	\$582	\$582	\$582	\$582	\$582	\$582	\$582	\$582		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2015	11/2015	10/2015	09/2015	08/2015
Rating	OK	OK	OK	OK	OK

COMENITY BANK/AN TLR #778850101868****

P O BOX 182789
COLUMBUS, OH 43218-2789
Phone number not available

Date Opened: 04/21/2019
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Date Updated: 05/02/2020
Payment Received: \$0

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 01/01/2020
>Maximum Delinquency of 120 days in 12/2019
for \$78 and in 02/2020<

High Balance: High balance of \$29 from 04/2019 to 05/2019; \$58 from 06/2019 to 06/2019; \$308 from 12/2019 to 12/2019; \$308 from 05/2020 to 05/2020

Credit Limit: Credit limit of \$750 from 04/2019 to 06/2019; \$150 from 12/2019 to 12/2019; \$150 from 05/2020 to 05/2020

Remarks: PURCHASED BY ANOTHER LENDER; UNPAID BALANCE CHARGED OFF

Estimated month and year that this item will be removed: 06/2026

	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019
Balance	\$0					\$308				
Scheduled Payment						\$15				
Amount Paid	\$0					\$0				
Past Due	\$0					\$78				
Rating	C/O	X	X	120	120	120	90	60	30	OK

	07/2019	06/2019	05/2019	04/2019
Balance		\$58	\$29	\$29
Scheduled Payment		\$5	\$28	\$0
Amount Paid		\$0	\$0	\$0
Past Due		\$0	\$0	\$0
Rating	OK	OK	OK	OK

DSNB/MACYS #44110710****

PO BOX 8218
MASON, OH 45050
(800) 289-6229

Date Opened: 05/31/2015 **Date Updated:** 03/06/2021
Responsibility: Individual Account **Payment Received:** \$0
Account Type: Revolving Account **Last Payment Made:** 03/23/2016
Loan Type: CHARGE ACCOUNT

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 08/05/2016
 >Maximum Delinquency of 120 days in 09/2016
 for \$208 and in 10/2016 for \$260<

High Balance: High balance of \$584 from 09/2018 to 03/2021
Credit Limit: Credit limit of \$400 from 09/2018 to 03/2021
Estimated month and year that this item will be removed: 04/2023

	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020
Balance	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584
Remarks	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019
Balance	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584
Remarks	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Balance	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584
Remarks	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Balance	\$584									
Amount Paid	\$0									
Past Due	\$584									
Remarks	CBG >PRL<									

Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O
	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O
	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	C/O	C/O	C/O	120	120	90	60	30	OK	OK
	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	OK	OK	OK	N/R	N/R	N/R	N/R	OK	OK	OK

JPMCB CARD SERVICES #426684143877****

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

Date Opened:	09/21/2015	Balance:	\$2,209	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	08/14/2018	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	09/15/2017	Date Closed:	01/11/2018
Loan Type:	CREDIT CARD	High Balance:	\$2,209	>Maximum Delinquency of 120 days in 03/2018 for \$326 and in 05/2018 for \$518<	
		Credit Limit:	\$2,000		
		Past Due:	>\$2,209<		

Remarks: CLOSED BY CREDIT GRANTOR; UNPAID BALANCE CHARGED OFF
Estimated month and year that this item will be removed: 10/2024

	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017
Rating	C/O	C/O	120	120	120	90	60	30	OK	OK
	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Rating	30	OK	OK	30	OK	OK	OK	OK	30	OK
	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2016	12/2015	11/2015	10/2015						
Rating	OK	OK	OK	OK						

NORDSTROMTDBANKUSA #414721101230****

13531 E CALEY AVE
ENGLEWOOD, CO 80111
(866) 445-0433

Date Opened:	03/21/2013	Date Updated:	03/12/2021	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	01/24/2017	Date Closed:	03/03/2015
Loan Type:	FLEXIBLE SPENDING CREDIT CARD			>Maximum Delinquency of 90 days in 04/2017 for \$219<	
High Balance: High balance of \$3,696 from 09/2018 to 03/2021					
Credit Limit: Credit limit of \$5,000 from 09/2018 to 03/2021					
Estimated month and year that this item will be removed: 12/2023					

	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020
Balance	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087
Remarks	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019
Balance	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087
Remarks	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Balance	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087	\$2,087
Remarks	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<	>PRL<
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Balance	\$2,087									
Amount Paid	\$0									
Past Due	\$2,087									
Remarks	>PRL<									
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	90	60	30

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	OK	OK	OK	30	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014
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Rating	OK	OK	OK
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THE HOME DEPOT/CBNA #603532082074****

5800 South Corporate Place
SIOUX FALLS, SD 57108
(800) 677-0232

Date Opened: 02/12/2016
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Balance: \$0
Date Updated: 12/21/2019
Payment Received: \$0
Last Payment Made: 04/27/2016
High Balance: \$90
Credit Limit: \$3,000

Pay Status: Current Account
Terms: Paid Monthly
Date Closed: 04/27/2016
Date Paid: 04/27/2016
>Maximum Delinquency of 30 days in 04/2016 for \$53<

Remarks: Account closed at consumer's request; CLOSED

	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016
Rating	OK	OK	OK	30	OK	OK

PORTFOLIO RECOVERY #469596505427****

120 CORPORATE BLVD
SUITE 100
NORFOLK, VA 23502
(844) 675-3407

Placed for collection: 11/30/2020
Responsibility: Individual Account
Account Type: Open Account
Loan Type: DEBT BUYER

Balance: \$780
Date Updated: 03/11/2021
Original Amount: \$780
Original Creditor: BARCLAYS BANK
DELAWARE
Past Due: >\$780<

Pay Status: >In Collection<

Remarks: >PLACED FOR COLLECTION<

Estimated month and year that this item will be removed: 04/2026

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.

AMERICAN EXPRESS #349991854148****

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened: 06/21/2011
Responsibility: Account Relationship
Terminated

Balance: \$0
Date Updated: 07/16/2016
High Balance: \$5,217
Credit Limit: \$8,000

Pay Status: Current Account
Terms: Paid Monthly
Date Closed: 06/17/2016

Account Type: Revolving Account
Loan Type: CREDIT CARD
Remarks: PURCHASED BY ANOTHER LENDER

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	X	X	X	X	X	X	X	X	X	X

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	X	X	X	X	X	X	X	X	X	X

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	X	X	X	X	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CURACAO #528137****

1605 W OLYMPIC BLVD
LOS ANGELES, CA 90015-3808
(877) 287-2226

Date Opened:	04/05/2011	Date Updated:	03/17/2021	Pay Status:	Current Account
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	05/03/2011	Date Paid:	05/03/2011
Loan Type:	CHARGE ACCOUNT				

High Balance: High balance of \$10 from 09/2018 to 07/2019; \$10 from 09/2019 to 03/2020; \$10 from 05/2020 to 03/2021
Credit Limit: Credit limit of \$540 from 09/2018 to 07/2019; \$540 from 09/2019 to 03/2020; \$540 from 05/2020 to 03/2021

	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019
Balance	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Past Due	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rating	OK	N/R	OK	OK	OK	OK	OK	OK	OK	N/R

	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Balance	\$0									
Amount Paid	\$0									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/R

	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	OK	OK	OK	N/R	OK	OK	OK	OK	OK	OK

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014
Rating	OK	OK	OK

DSNB/MACYS #44078800****

PO BOX 8218
MASON, OH 45050
(800) 289-6229

Date Opened:	05/19/2011	Balance:	\$0	Pay Status:	Current Account
Responsibility:	Individual Account	Date Updated:	10/25/2019	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	10/29/2014
Loan Type:	CHARGE ACCOUNT	Last Payment Made:	08/01/2014	Date Paid:	08/01/2014
		High Balance:	\$165		
		Credit Limit:	\$100		

Remarks: Account closed at consumer's request; CLOSED

	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015
Rating	OK	OK	OK	OK	OK	OK	N/R	N/R	N/R	OK

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2013	12/2012
Rating	OK	OK

SYNCB/JC PENNEY #600889590947****

PO BOX 965007
ORLANDO, FL 32896-5007
(866) 227-5213

Date Opened:	11/02/2012	Balance:	\$0	Pay Status:	Current Account
Responsibility:	Individual Account	Date Updated:	05/12/2017	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	08/22/2016
Loan Type:	CHARGE ACCOUNT	Last Payment Made:	01/06/2013	Date Paid:	01/06/2013
		High Balance:	\$81		
		Credit Limit:	\$1,000		

Remarks: CLOSED

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2013	01/2013	12/2012
Rating	OK	OK	OK

SYNCB/JC PENNEY #600889590190****

PO BOX 965007
ORLANDO, FL 32896-5007
(866) 227-5213

Date Opened: 11/02/2012
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Balance: \$0
Date Updated: 03/13/2018
Payment Received: \$0
High Balance: \$81
Credit Limit: \$1,900

Pay Status: Current Account
Terms: Paid Monthly
Date Closed: 12/10/2012

Remarks: CREDIT CARD LOST OR STOLEN

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2013	01/2013	12/2012	11/2012
Rating	OK	OK	OK	OK

SYNCB/OLDNAVYDC #447995168910****

PO BOX 965005
ORLANDO, FL 32896-5005
(866) 450-5294

Date Opened: 05/12/2015
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Balance: \$0
Date Updated: 11/10/2017
Payment Received: \$0
Last Payment Made: 04/21/2017
High Balance: \$411
Credit Limit: \$100

Pay Status: Current Account
Terms: Paid Monthly
Date Closed: 07/11/2017
Date Paid: 04/21/2017

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK

SYNCB/OLDNAVYDC #447995168552****

PO BOX 965005
ORLANDO, FL 32896-5005
(866) 450-5294

Date Opened: 05/12/2015
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Balance: \$0
Date Updated: 03/11/2018
Payment Received: \$0
High Balance: \$112
Credit Limit: \$2,000

Pay Status: Current Account
Terms: Paid Monthly
Date Closed: 06/17/2015

Remarks: CREDIT CARD LOST OR STOLEN

	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015
Rating	OK	OK	OK	OK

SYNCB/OLDNAVYDC #447995160216****

PO BOX 965005
ORLANDO, FL 32896-5005
(866) 450-5294

Date Opened: 07/24/2008
Responsibility: Authorized Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 11/24/2019
Payment Received: \$0
Last Payment Made: 10/09/2016

Pay Status: Current Account
Terms: Paid Monthly
Date Closed: 12/25/2018
Date Paid: 10/09/2016

High Balance: High balance of \$918 from 11/2018 to 12/2018; \$918 from 11/2019 to 11/2019
Credit Limit: Credit limit of \$250 from 11/2018 to 12/2018; \$250 from 11/2019 to 11/2019

	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019
Balance	\$0									
Amount Paid	\$0									
Past Due	\$0									
Remarks	INA CLO									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2019	12/2018	11/2018
Balance		\$0	\$0
Amount Paid		\$0	\$0
Past Due		\$0	\$0
Remarks		INA CLO	
Rating	OK	OK	OK

SYNCB/TJX CO DC #524366104399****

PO BOX 965015
ORLANDO, FL 32896
(877) 890-3150

Date Opened:	02/05/2015	Balance:	\$0	Pay Status:	Current Account
Responsibility:	Individual Account	Date Updated:	05/17/2017	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	03/11/2015
Loan Type:	CREDIT CARD	Last Payment Made:	03/09/2015	Date Paid:	03/09/2015
		High Balance:	\$98		
		Credit Limit:	\$1,100		

Remarks: Account closed at consumer's request; CLOSED

	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	OK	OK	OK	OK	OK	OK	OK

TD BANK USA/TARGET CREDI #68497****

NCD-0450
PO BOX 1470
MINNEAPOLIS, MN 55440
Phone number not available

Date Opened:	07/21/2012	Balance:	\$0	Pay Status:	Current Account
Responsibility:	Individual Account	Date Updated:	08/17/2015	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	08/17/2015
Loan Type:	CREDIT CARD	Last Payment Made:	02/25/2014	Date Paid:	02/25/2014
		High Balance:	\$199		
		Credit Limit:	\$200		

Remarks: INACTIVE ACCOUNT; CLOSED

	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012
Rating	OK	OK	OK	OK	OK	OK

US DEPT. OF EDUCATION/GL #222215912479****

2401 INTERNATIONAL
POB 7859
MADISON, WI 53704
(800) 236-4300

Date Opened: 09/11/2016 **Date Updated:** 02/28/2021 **Pay Status:** Current Account
Responsibility: Individual Account **Payment Received:** \$0 **Terms:** \$0 per month; paid Monthly
Account Type: Installment Account **Last Payment Made:** 02/01/2021

Loan Type: STUDENT LOAN
High Balance: High balance of \$6,500 from 02/2020 to 02/2021

	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020
Balance	\$6,455	\$6,455	\$6,455	\$6,455	\$6,455	\$6,455	\$6,455	\$6,455	\$6,455	\$6,455
Scheduled Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019
Balance	\$6,455	\$6,521	\$6,512							
Scheduled Payment	\$0	\$65	\$0							
Amount Paid	\$0	\$0	\$0							
Past Due	\$0	\$0	\$0							
Rating	OK	OK	OK	X	X	X	X	X	X	X

	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018
Rating	X	X	X	X	X	X	X	X	X	X

	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017
Rating	X	X	X	X	X	X	X	X	X	X

	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017
Rating	X	X	X	X	X	X	X	X	X	X

	12/2016	11/2016	10/2016	09/2016
Rating	X	X	X	OK

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.

TAB/MISSION LANE

4185 HARRISON BLVD
OGDEN, UT 84403

TBOM - MILESTONE

15220 NW GREENBRIER PKWY,
SUITE 200
BEAVERTON, OR 97006

(415) 462-0280

Requested On: 02/22/2021**CAPITAL ONE BANK USA NA**

P O Box 31293

Salt Lake City, UT 84131

(800) 955-7070

Requested On: 01/05/2021, 12/04/2020, 11/02/2020, 10/07/2020, 09/02/2020, 08/05/2020, 07/08/2020, 06/03/2020**MERRICK BANK**

10705 S JORDAN GATEWAY

SUITE 200

SOUTH JORDAN, UT 84095

(800) 253-2322

Requested On: 12/07/2020, 09/14/2020**CB INDIGO**

PO BOX 4499

BEAVERTON, OR 97076

(866) 946-9545

Requested On: 10/22/2020, 09/30/2020, 09/11/2020, 08/21/2020, 07/20/2020**PLAIN GREEN LLC**

POB 270

BOX ELDER, MT 59521

(866) 420-7157

Requested On: 09/06/2020, 07/06/2020

(503) 222-9960

Requested On: 01/13/2021**CAPITAL ONE, N.A.**

P O Box 31293

Salt Lake City, UT 84131

(800) 955-7070

Requested On: 01/05/2021, 09/02/2020, 08/05/2020**GRANITE BAY ACCEPTANCE INC**

1781 VINEYARD DR.

#222

ANTIOCH, CA 94509

(925) 779-1801

Requested On: 11/15/2020**T-MOBILE**

12920 SE 38TH STRE

BELLEVUE, WA 98006

(800) 318-9270

Requested On: 09/24/2020**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).

PORTFOLIO RECOVERY ASSOCIATES

140 CORPORATE BLVD

NORFOLK, VA 23502

(844) 675-3407

Requested On: 03/14/2021**ROXANA REYES VIA TRANSUNION
INTERACTIVE IN**

100 CROSS ST

STE 202

SAN LUIS OBISPO, CA 93401

(855) 681-3196

Requested On: 03/27/2021, 03/27/2021**PORTFOLIO RECOVERY ASSO**

140 CORPORATE BLVD

NORFOLK, VA 23502

(888) 772-7326

Requested On: 12/13/2020**FINANCIAL REC SERVICES**

PO BOX 385908

MINNEAPOLIS, MN 55438

(877) 288-9426

Requested On: 07/06/2020**CAPITAL MANAGEMENT SVCS**

698 5 S OGDEN ST

BUFFALO, NY 14206

(716) 870-9050

Requested On: 12/02/2019**ARS NATIONAL SERVICES**

POB 463023

ESCONDIDO, CA 92046

(800) 936-7214

Requested On: 08/19/2019**BARCLAYS BANK DELAWARE**

PO BOX 8803

WILMINGTON, DE 19899

(888) 232-0780

Requested On: 02/12/2021**BUDYNCPs VIA DA SERVICES LLC**

1400 EAST TOUHY AVENUE

SUITE G 2

DES PLAINES, IL 60018

(312) 327-6748

Requested On: 12/16/2020**AMERICAN CORADIUS INTRNTL**

2420 SWEET HOME ROAD

AMHERST, NY 14228

(716) 634-7955

Requested On: 07/06/2020**ENHANCED RECOVERY COMPANY**

8014 BAYBERRY ROAD

JACKSONVILLE, FL 32256

(800) 942-0015

Requested On: 03/05/2020**ARS NATIONAL**

201 WEST GRAND AVE

ESCONDIDO, CA 92025

(800) 936-7214

Requested On: 08/19/2019**RADIUS GLOBAL SOLUTIONS**

7831 GLENROY RD

SUITE 145

EDINA, MN 55439

(866) 720-0820

Requested On: 07/03/2019**SHOULD YOU WISH TO CONTACT TRANSUNION,
YOU MAY DO SO,****Online:**To report an inaccuracy, please visit: dispute.transunion.comFor 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 between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

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

Consumer Rights

Para informacion en espanol, visite www.consumerfinance.gov o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. 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). **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., 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 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 on 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 more 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 1-888-567-8688 (888-5OPTOUT).
- **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.

- **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	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or

Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580	1-877-382-4357
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CALIFORNIA BILL OF RIGHTS

You have the right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to place a "security alert" in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent. Recipients of your credit report are required to take reasonable steps, including contacting you at the telephone number you may provide with your security alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The security alert may prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that taking advantage of this right may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or cellular phone or other new account, including an extension of credit at point of sale. If you place a security alert on your credit report, you have a right to obtain a free copy of your credit report at the time the 1 year security alert period expires. A security alert may be requested by calling the following toll-free telephone number: (Insert applicable toll-free telephone number).

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

1. You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as a result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.
2. Beginning July 1, 2003 you have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.

DECLARACIÓN DE DERECHOS DE CALIFORNIA

Tiene derecho a obtener una copia de su informe de crédito por parte de una agencia de informes de crédito. Es posible que se le cobre una tarifa razonable que no supere los ocho dólares (\$8). Sin embargo, no se le cobrará una tarifa si se le rechazó un crédito, empleo, seguro o alquiler de vivienda a raíz de la información de su informe de crédito dentro de los 60 días previos. La agencia de informes de crédito del consumidor debe asignarle a alguien para que lo ayude a interpretar la información de su archivo de crédito.

Tiene derecho a disputar la información imprecisa; para ello, comuníquese directamente con la agencia de informes de crédito del consumidor. Sin embargo, ni usted ni ninguna empresa de reparación de crédito u organización de servicios de crédito tiene derecho a eliminar la información precisa, actual y verificable de su informe de crédito. En virtud de la Ley Federal de Informe Imparcial de Crédito, la agencia de informes de crédito del consumidor debe eliminar la información precisa, pero negativa de su informe únicamente si tiene más de siete años de antigüedad. La información sobre bancarrota puede permanecer en el informe por 10 años.

Si notificó a una agencia de informes de crédito del consumidor, por escrito, que disputa la precisión de la información de su archivo, esta entonces debe, dentro de los 30 días hábiles, volver a investigar y modificar o eliminar la información imprecisa. La agencia de informes de crédito del consumidor puede no cambiar la tarifa por este servicio. Debe proporcionar a la agencia de informes de crédito del consumidor la información pertinente y las copias de todos los documentos que tenga en relación con un error.

Si la investigación no resuelve la disputa de manera satisfactoria, puede enviar una breve declaración a la agencia de informes de

crédito del consumidor para guardar en su archivo, que explique por qué su registro en impreciso. La agencia de informes de crédito del consumidor debe incluir su declaración sobre la información disputada en el informe que emita sobre usted.

Tiene derecho a recibir un registro de todas las consultas relativas a una transacción de crédito iniciada en los 12 meses previos a su solicitud. Este registro deberá incluir a todos los destinatarios de cualquier informe de crédito del consumidor.

Puede solicitar por escrito que la información que contenga su archivo no se le proporcione a un tercero para fines de marketing.

Tiene derecho a colocar una "alerta de seguridad" en su informe de crédito, que le avise a cualquiera que reciba información de su informe de crédito que su identidad puede haberse usado sin su consentimiento. Los destinatarios de su informe de crédito deben tomar medidas razonables, incluso comunicarse con usted al número de teléfono que proporcionó con la alerta de seguridad, para verificar su identidad antes de prestarle dinero, extenderle un crédito o completar la compra, el alquiler o el arrendamiento de bienes o servicios. La alerta de seguridad puede evitar la aprobación de créditos, préstamos y servicios en nombre suyo sin su consentimiento. Sin embargo, debe saber que hacer uso de este derecho puede demorar o interferir con la aprobación oportuna de cualquier solicitud o aplicación que realice posteriormente con respecto a un nuevo préstamo, crédito, hipoteca, cuenta de teléfono celular o de otro tipo, incluso una extensión de crédito en un punto de venta. Si coloca una alerta de seguridad en su informe de crédito, tiene derecho a obtener una copia gratis de este, cuando se venza el periodo de alerta de seguridad de 1 año. Puede solicitar una alerta de seguridad llamando al siguiente número telefónico gratis: 1-800-680-7289

Tiene derecho a presentar una acción civil contra cualquier persona, incluso contra una agencia de informes de crédito del consumidor, que obtenga de forma inapropiada acceso a un archivo, use incorrectamente los datos del archivo de forma intencional o deliberada, o no corrija los datos imprecisos del archivo.

Si es víctima de un robo de identidad y le proporciona a una agencia de informes de crédito del consumidor una copia de un informe policial válido o un informe de investigación válido efectuado por un investigador del Departamento de Vehículos Motorizados, donde el estado del agente del orden público describa sus circunstancias, aplicará lo siguiente:

1. Tiene derecho a que la información que indique de su informe se bloquee de inmediato por ser presuntamente fraudulenta, para que esa información no pueda informarse. La información se desbloqueará únicamente si (A) la información que proporciona es una distorsión material de los hechos, (B) acepta que la información se bloqueó por error, o (C) obtuvo intencionalmente la posesión de los bienes, servicios o dinero como resultado de las transacciones bloqueadas. Si la información bloqueada se desbloquea, se le notificará de inmediato.
2. Apartir del 1 de julio de 2003, tendrá derecho a recibir, de forma gratuita y a pedido, una copia de su informe de crédito todos los meses por hasta 12 meses consecutivos.

Fraud Victim Rights

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para información en español, visite www.consumerfinance.gov/learnmore o escriba 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.

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.

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

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

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.

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.

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.

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.