

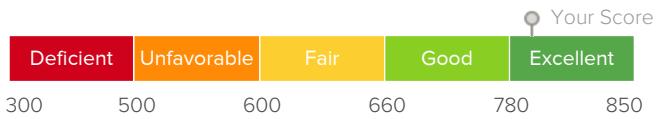
DOO KIM, here's a snapshot of your Credit Report.

CREDIT SCORE, RATING & CREDIT REPORT CARD

792

RATING: EXCELLENT

Last updated on March 18, 2025



A

Payment History

B

Credit Usage

A

Total Balances

A

Credit Age

A

Recent Credit

PERSONAL INFORMATION

Name(s) on file: DOO KIM
DOOYOUNG KIM
KIM DOOYOUNG

Current address: 458 MAIN ST,
PORT
WASHINGTON,
NY, 11050

CREDIT REPORT SUMMARY

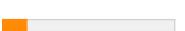
Total Accounts:	14
Open:	4
Closed:	10
Total Balances:	\$787,944
Monthly Payments:	\$6,893

Delinquent:	0
Derogatory:	0
Credit Inquiries:	0
Public Records:	0

DOO KIM, here are details of all your Accounts.

LOANS - 7

	DIGITAL EFCU - 662014****	Highest Balance \$35,606	Current Balance \$25,713	% Paid off  28%										
Account Type:	Auto Loan	Payment History:												
Account Status:	Open	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2021
Open Since:	10/27/2023	—	—	—	—	—	—	—	—	—	—	—	—	2022
Last Account Activity:	02/28/2025	—	U	U	U	U	U	U	U	U	✓	✓	✓	2023
Loan Term:	48 months	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2024
Monthly Payment:	\$861	✓	—	—	—	—	—	—	—	—	—	—	—	2025

	CITIZENS ONE - 293003*****	Highest Balance \$749,990	Current Balance \$643,983	% Paid off  14%										
Account Type:	Conventional real estate mortgage	Payment History:												
Account Status:	Open	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2021
Open Since:	01/06/2020	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2022
Last Account Activity:	03/03/2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2023
Loan Term:	360 months	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2024
Monthly Payment:	\$5,080	✓	✓	—	—	—	—	—	—	—	—	—	—	2025

	VOLVOCARLSE - 330300*****	Highest Balance \$20,766	Current Balance \$0	% Paid off  100%										
Account Type:	Auto Lease	Payment History:												
Account Status:	Closed	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2019
Open Since:	12/08/2020	—	—	—	—	—	—	—	—	—	—	✓	—	2020
Last Account Activity:	10/31/2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2021
Loan Term:	36 months	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2022
Monthly Payment:	\$0	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	—	2023

✓ On time payment

● Late payment

✗ Payment Plan/
Foreclosure/ Chargeoff

— N/A

U Payment status unknown

 NISSN INF LT - 290099*****	Highest Balance \$22,240	Current Balance \$0	% Paid off	 100%									
Account Type: Auto Lease	Payment History:												
Account Status: Closed	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Open Since: 06/28/2017	-	-	-	-	-	-	-	✓	✓	✓	✓	✓	2017
Last Account Activity: 06/30/2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2018
Loan Term: 39 months	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2019
Monthly Payment: \$0	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2020
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2021

 TOYOTA MTR - 20492J***	Highest Balance \$10,729	Current Balance \$0	% Paid off	 100%									
Account Type: Auto Lease	Payment History:												
Account Status: Closed	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Open Since: 02/14/2015	-	-	-	-	-	-	-	-	-	-	-	-	2013
Last Account Activity: 01/31/2018	-	-	-	-	-	-	-	-	-	-	-	-	2014
Loan Term: 36 months	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2015
Monthly Payment: \$0	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2016
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2017

 TOYOTA MTR - 20492J***	Highest Balance \$17,460	Current Balance \$0	% Paid off	 100%									
Account Type: Auto Lease	Payment History:												
Account Status: Closed	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Open Since: 07/10/2014	-	-	-	-	-	-	-	-	-	-	-	-	2013
Last Account Activity: 06/30/2017	-	-	-	-	-	-	✓	✓	✓	✓	✓	✓	2014
Loan Term: 36 months	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2015
Monthly Payment: \$0	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2016
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2017

 On time payment

 Late payment

 Payment Plan/
Foreclosure/ Chargeoff

 N/A

 Payment status unknown

	FLAGSTARBANK - 646050*****	Highest Balance \$744,000	Current Balance \$0	% Paid off	<div style="width: 100%; background-color: orange;"></div>	100%								
Account Type:	Conventional real estate mortgage	Payment History:												
Account Status:	Closed	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2015
Open Since:	06/14/2018	—	—	—	—	—	—	—	—	—	—	—	—	2016
Last Account Activity:	01/06/2020	—	—	—	—	—	—	—	—	—	—	—	—	2017
Loan Term:	360 months	U	U	U	U	U	U	✓	✓	✓	✓	✓	✓	2018
Monthly Payment:	\$0	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2019

CREDIT AND RETAIL CARDS - 7

	US BANK - 471927*****	Credit Limit \$19,500	Current Balance \$8,812	Credit Utilization	<div style="width: 45%; background-color: orange;"></div>	45%								
Account Type:	Credit Card	Payment History:												
Account Status:	Open	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2021
Open Since:	10/01/2010	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2022
Last Account Activity:	02/28/2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2023
		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2024
		✓	—	—	—	—	—	—	—	—	—	—	—	2025

	KEYBANK NA - 375831*****	Credit Limit \$221,000	Current Balance \$109,436	Credit Utilization	<div style="width: 50%; background-color: orange;"></div>	50%								
Account Type:	Home equity	Payment History:												
Account Status:	Open	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2021
Open Since:	12/10/2020	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2022
Last Account Activity:	02/28/2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2023
		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2024
		✓	—	—	—	—	—	—	—	—	—	—	—	2025

 On time payment

 Late payment

 Payment Plan/
Foreclosure/ Chargeoff

 N/A

 Payment status unknown

✓ On time payment

- Late payment

Payment Plan/
Foreclosure/ Chargeoff

— N/A

U Payment status unknown

	SANTANDER BK - 617401*****	Credit Limit \$25,000	Current Balance \$0	Credit Utilization <div style="width: 100%; background-color: #cccccc; height: 10px; margin-bottom: 5px;"></div> 0%											
Account Type:	Line of credit		Payment History:												
Account Status:	Closed		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Open Since:	08/05/2015		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2016
Last Account Activity:	02/06/2020		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2017
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2018
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2019
			✓	—	—	—	—	—	—	—	—	—	—	—	2020

 On time payment	 Late payment	 Payment Plan/ Foreclosure/ Chargeoff	 N/A	 Payment status unknown
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DOO KIM, here are all your hard inquiries.

INQUIRIES: 0

No Inquiries found.

DOO KIM, here are all your public records.

PUBLIC RECORDS: 0

No Public Records found.

DOO KIM, here are all your available offers.

AVAILABLE OFFERS

No available offers found.