



At a glance



Account summary	Overall credit usage	Debt summary
Open accounts5	<div>Overall credit usage</div> <div>11 %</div> <div>Credit used: \$12,116</div> <div>Credit limit: \$108,200</div>	Credit card and credit line debt\$12,116
Accounts ever late0		Loan debt\$0
Closed accounts11		Collections debt\$0
Collections0		Total debt\$12,116
Average account age7 yrs 11 mos		
Oldest account31 yrs 5 mos		



Personal information

Name	Addresses	Employers
ALANA J OSROFF	337 BARWICK BLVD MINEOLA, NY 11501	-
Also known as		
-		
Generational identifier		
-		
Year of birth		
1998		

Personal statements

No Statement(s) present at this time



Open accounts

AMERICAN EXPRESS

Exceptional payment history

\$9,745

Balance updated Nov 17, 2023

Account info

Account name

AMERICAN EXPRESS

Balance

\$9,745

Account number

-34999XXXXXXXXXX

Balance updated

Nov 17, 2023

Original creditor

-

Credit limit

\$29,700

Company sold

-

Credit usage

32%

Account type

Revolving

Monthly payment

\$194

Date opened

Jul 04, 2019

Past due amount

-

Open/closed

Open

Highest balance

\$25,639

Status

Pays account as agreed

Terms

-

Status updated

Nov 2023

Responsibility

Authorized User

Your statement

-

Payment history

2023

✓

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✓

✓ On Time

- Data Unavailable

Contact info

Address

P.O. BOX 981537 EL PASO,
TX 79998

Phone number

(800) 874-2717

Comments

-


DISCOVER BANK

\$1,194

Exceptional payment history

Balance updated Nov 13, 2023

Account info

Account name	DISCOVER BANK	Balance	\$1,194
Account number	601100XXXXXX	Balance updated	Nov 13, 2023
Original creditor	-	Credit limit	\$4,500
Company sold	-	Credit usage	26%
Account type	Revolving	Monthly payment	\$35
Date opened	Jul 31, 2021	Past due amount	-
Open/closed	Open	Highest balance	\$1,647
Status	Pays account as agreed	Terms	-
Status updated	Nov 2023	Responsibility	Individual Account
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	-
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	-	-	-	-	-	-	✓	✓	✓	✓	✓	✓
2020	-	-	-	-	-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-

✓ On Time

- Data Unavailable

Contact info

Address	PO BOX15316 ATT:CMS/PROD DEVELOP WILMINGTON, DE 19850-5316
Phone number	(800) 347-2683

Comments

-


JOVIA FINANCIAL CRED

\$0

Exceptional payment history

Balance updated Nov 14, 2023

Account info

Account name	JOVIA FINANCIAL CRED	Balance	\$0
Account number	470408XXXXXXXXXX	Balance updated	Nov 14, 2023
Original creditor	-	Credit limit	\$17,500
Company sold	-	Credit usage	0%
Account type	Revolving	Monthly payment	-
Date opened	Aug 24, 2018	Past due amount	-
Open/closed	Open	Highest balance	\$16,074
Status	Pays account as agreed	Terms	-
Status updated	Nov 2023	Responsibility	Authorized User
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	-
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ On Time

- Data Unavailable

Contact info

Address	1000 CORPORATE DR. WESTBURY, NY 11590
Phone number	(516) 561-0030

Comments

-


JOVIA FINANCIAL CRED

\$0

Exceptional payment history

Balance updated Nov 14, 2023

Account info

Account name	JOVIA FINANCIAL CRED	Balance	\$0
Account number	438819XXXXXXXXXX	Balance updated	Nov 14, 2023
Original creditor	-	Credit limit	\$40,000
Company sold	-	Credit usage	0%
Account type	Revolving	Monthly payment	-
Date opened	Aug 24, 2018	Past due amount	-
Open/closed	Open	Highest balance	\$38,340
Status	Pays account as agreed	Terms	-
Status updated	Nov 2023	Responsibility	Authorized User
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	-
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ On Time

- Data Unavailable

Contact info

Address 1000 CORPORATE DR. WESTBURY,
NY 11590

Phone number (516) 561-0030

Comments

-



\$1,177

Exceptional payment history

Balance updated Nov 11, 2023

Account info

Account name	TD BANK USA/TARGET C	Balance	\$1,177
Account number	511786XXXXXXXXXX	Balance updated	Nov 11, 2023
Original creditor	-	Credit limit	\$16,500
Company sold	-	Credit usage	7%
Account type	Revolving	Monthly payment	\$10
Date opened	Aug 31, 2000	Past due amount	-
Open/closed	Open	Highest balance	\$16,497
Status	Pays account as agreed	Terms	-
Status updated	Nov 2023	Responsibility	Authorized User
		Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	-
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ On Time

- Data Unavailable

Contact info

Address 7000 TARGET PARKWAY N, MAIL STOP NCD-
0450 BROOKLYN PARK,
MN 55445-4301

Phone number By mail only

Comments

-



Closed accounts

CAPITAL ONE

Exceptional payment history

\$0

Closed

Account info

Account name

CAPITAL ONE

Balance

\$0

Account number

539662XXXXXXXXXX

Balance updated

May 27, 2020

Original creditor

-

Credit limit

\$10,800

Company sold

-

Monthly payment

-

Account type

Revolving

Past due amount

-

Date opened

Apr 14, 2014

Highest balance

\$5,913

Open/closed

Closed

Terms

-

Status

Pays account as agreed

Responsibility

Authorized User

Status updated

May 2020

Your statement

-

Payment history

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On Time

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Data Unavailable

Contact info

Address

PO BOX 31293 SALT LAKE CITY,
UT 84131-1293

Phone number

(800) 695-6950

Comments

ACCOUNT CLOSED BY CREDIT GRANTOR



● **CAPITAL ONE / SAKS F**

\$0

Unknown payment history

Closed

Account info

Account name	CAPITAL ONE / SAKS F	Balance	\$0
Account number	601604XXXXXXXXXX	Balance updated	Mar 25, 2018
Original creditor	-	Credit limit	\$2,800
Company sold	-	Monthly payment	-
Account type	Revolving	Past due amount	-
Date opened	Jul 19, 1999	Highest balance	\$2,040
Open/closed	Closed	Terms	-
Status	Pays account as agreed	Responsibility	Authorized User
Status updated	Mar 2018	Your statement	-

Payment history

No payment history available to display.

Contact info

Address **3455 HWY 80 WEST JACKSON,
MS 39209**

Phone number **(800) 221-8340**

Comments

ACCOUNT CLOSED BY CREDIT GRANTOR


ED FINANCIAL/ESA

\$20,500

Exceptional payment history

Closed


Account info

Account name	ED FINANCIAL/ESA	Balance	\$20,500
Account number	91E006XXXXXXXXXXXXXX	Balance updated	Sep 22, 2023
Original creditor	-	Original balance	\$20,500
Company sold	-	Monthly payment	-
Account type	Installment	Past due amount	\$0
Date opened	Sep 22, 2021	Terms	-
Open/closed	Closed	Responsibility	Individual Account
Status	Pays account as agreed	Your statement	-
Status updated	Sep 2023		

\$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	-	-	-	-
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	-	-	-	-	-	-	-	-	✓	✓	✓	✓
2020	-	-	-	-	-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-

✓ On Time

- Data Unavailable


Contact info

Address **120 N SEVEN OAKS DR KNOXVILLE,
TN 37922**

Phone number **(855) 337-6884**


Comments

STUDENT LOAN - PAYMENT DEFERRED


ED FINANCIAL/ESA

\$20,500

Exceptional payment history

Closed

Account info

Account name	ED FINANCIAL/ESA	Balance	\$20,500
Account number	91E005XXXXXXXXXXXXXX	Balance updated	Sep 22, 2023
Original creditor	-	Original balance	\$20,500
Company sold	-	Monthly payment	-
Account type	Installment	Past due amount	\$0
Date opened	Sep 16, 2020	Terms	-
Open/closed	Closed	Responsibility	Individual Account
Status	Pays account as agreed	Your statement	-
Status updated	Sep 2023		

\$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	-	-	-	-
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	-	-	-	-	-	-	-	-	✓	✓	✓	✓
2019	-	-	-	-	-	-	-	-	-	-	-	-

✓ On Time

- Data Unavailable

Contact info

Address **120 N SEVEN OAKS DR KNOXVILLE,
TN 37922**

Phone number **(855) 337-6884**

Comments

STUDENT LOAN - PAYMENT DEFERRED


ED FINANCIAL/ESA

\$20,229

Exceptional payment history

Closed

Account info

Account name	ED FINANCIAL/ESA	Balance	\$20,229
Account number	91E004XXXXXXXXXXXXXX	Balance updated	Sep 22, 2023
Original creditor	-	Original balance	\$20,229
Company sold	-	Monthly payment	-
Account type	Installment	Past due amount	\$0
Date opened	May 19, 2022	Terms	-
Open/closed	Closed	Responsibility	Individual Account
Status	Pays account as agreed	Your statement	-
Status updated	Sep 2023		

\$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	-	-	-	-
2022	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓
2021	-	-	-	-	-	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-

✓ On Time

- Data Unavailable

Contact info

Address **120 N SEVEN OAKS DR KNOXVILLE,
TN 37922**

Phone number **(855) 337-6884**

Comments

STUDENT LOAN - PAYMENT DEFERRED


ED FINANCIAL/ESA

\$27,890

Exceptional payment history

Closed

Account info

Account name	ED FINANCIAL/ESA	Balance	\$27,890
Account number	91E003XXXXXXXXXXXXXX	Balance updated	Sep 22, 2023
Original creditor	-	Original balance	\$27,890
Company sold	-	Monthly payment	-
Account type	Installment	Past due amount	\$0
Date opened	Sep 22, 2021	Terms	-
Open/closed	Closed	Responsibility	Individual Account
Status	Pays account as agreed	Your statement	-
Status updated	Sep 2023		

\$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	-	-	-	-
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	-	-	-	-	-	-	-	-	✓	✓	✓	✓
2020	-	-	-	-	-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-

✓ On Time

- Data Unavailable

Contact info

Address **120 N SEVEN OAKS DR KNOXVILLE,
TN 37922**

Phone number **(855) 337-6884**

Comments

STUDENT LOAN - PAYMENT DEFERRED


ED FINANCIAL/ESA

\$16,000

Exceptional payment history

Closed

Account info

Account name	ED FINANCIAL/ESA	Balance	\$16,000
Account number	91E002XXXXXXXXXXXXXX	Balance updated	Sep 22, 2023
Original creditor	-	Original balance	\$16,000
Company sold	-	Monthly payment	-
Account type	Installment	Past due amount	\$0
Date opened	May 05, 2021	Terms	-
Open/closed	Closed	Responsibility	Individual Account
Status	Pays account as agreed	Your statement	-
Status updated	Sep 2023		

\$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	-	-	-	-
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓
2020	-	-	-	-	-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-

✓ On Time

- Data Unavailable

Contact info

Address **120 N SEVEN OAKS DR KNOXVILLE,
TN 37922**

Phone number **(855) 337-6884**

Comments

STUDENT LOAN - PAYMENT DEFERRED


ED FINANCIAL/ESA

\$15,445

Exceptional payment history

Closed

Account info

Account name	ED FINANCIAL/ESA	Balance	\$15,445
Account number	91E001XXXXXXXXXXXXXX	Balance updated	Sep 22, 2023
Original creditor	-	Original balance	\$15,445
Company sold	-	Monthly payment	-
Account type	Installment	Past due amount	\$0
Date opened	Sep 16, 2020	Terms	-
Open/closed	Closed	Responsibility	Individual Account
Status	Pays account as agreed	Your statement	-
Status updated	Sep 2023		

\$ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✓	✓	✓	✓	✓	✓	✓	✓	-	-	-	-
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	-	-	-	-	-	-	-	-	✓	✓	✓	✓
2019	-	-	-	-	-	-	-	-	-	-	-	-

✓ On Time

- Data Unavailable

Contact info

Address **120 N SEVEN OAKS DR KNOXVILLE,
TN 37922**

Phone number **(855) 337-6884**

Comments

STUDENT LOAN - PAYMENT DEFERRED



● UNIVERSAL CD CBNA

\$0

Exceptional payment history

Closed

Account info

Account name	UNIVERSAL CD CBNA	Balance	\$0
Account number	539870XXXXXX	Balance updated	May 03, 2022
Original creditor	-	Credit limit	\$35,000
Company sold	-	Monthly payment	-
Account type	Revolving	Past due amount	-
Date opened	Jun 08, 1992	Highest balance	\$33,660
Open/closed	Closed	Terms	-
Status	Pays account as agreed	Responsibility	Authorized User
Status updated	May 2022	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	-	-	-	-	-	-	-	-
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓

✓ On Time

- Data Unavailable

Contact info

Address 5800 SOUTH CORPORATE PLACE MAIL CODE
234 SIOUX FALLS,
SD 57108

Phone number By mail only

Comments


US DEPT. OF EDUCATIO

\$0

Exceptional payment history

Closed

Account info

Account name	US DEPT. OF EDUCATIO	Balance	\$0
Account number	036079XXXX	Balance updated	Jan 31, 2023
Original creditor	-	Original balance	\$79,564
Company sold	-	Monthly payment	-
Account type	Installment	Past due amount	-
Date opened	Sep 16, 2020	Terms	-
Open/closed	Closed	Responsibility	Individual Account
Status	Pays account as agreed	Your statement	-
Status updated	Jan 2023		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	-	-	-	-	-	-	-	-	✓	✓	✓	✓
2019	-	-	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	-	-	-	-	-	-	-	-

✓ On Time

- Data Unavailable

Contact info

Address **PO BOX 7860 MADISON,
WI 53704**

Phone number **By mail only**

Comments

-


US DEPT. OF EDUCATIO

\$0

Exceptional payment history

Closed

Account info

Account name	US DEPT. OF EDUCATIO	Balance	\$0
Account number	036079XXXX	Balance updated	Jan 31, 2023
Original creditor	-	Original balance	\$41,000
Company sold	-	Monthly payment	-
Account type	Installment	Past due amount	-
Date opened	Sep 16, 2020	Terms	-
Open/closed	Closed	Responsibility	Individual Account
Status	Pays account as agreed	Your statement	-
Status updated	Jan 2023		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	-	-	-	-	-	-	-	-	✓	✓	✓	✓
2019	-	-	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	-	-	-	-	-	-	-	-

✓ On Time

- Data Unavailable

Contact info

Address **PO BOX 7860 MADISON,
WI 53704**

Phone number **By mail only**

Comments

-



Collection accounts

No collection accounts reported.



Public records

No public records reported.



Inquiries

US DEPARTMENT OF EDU

Inquired on May 4, 2022

Business Type: State

225 OLD FALLS ST

NIAGARA FALLS, NY 14303

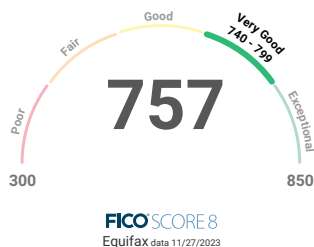
(800) 557-7394

This inquiry is scheduled to continue on record until Jun 2024



Credit scores

FICO® Score 8



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

What's helping

✓ No missed payments

- You have no missed payments on your credit accounts.
- Number of your accounts with a missed payment or derogatory indicator: 0 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 FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

✓ Recent credit card usage

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

✓ Not seeking credit

- You're not actively looking for credit.
- Your applications for credit in the past year: 0 inquiries
- About 70% of FICO High Achievers did not apply for credit in the past year.
- Each time a person applies for credit, a credit inquiry is usually added to your credit report. Your credit report shows relatively few or no recent credit inquiries, which indicates that you are not actively looking for credit. People who are actively seeking credit pose more of a risk to lenders than those who are not.

What's hurting

— Short account history

- You have a short credit history.
- Your oldest account was opened: 3 Years, 2 Months ago
- FICO High Achievers opened their oldest account 25 years ago, on average.
- Average age of your accounts: 2 Years, 7 Months
- Most FICO High Achievers have an average age of accounts of 9 years or more.
- People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

— High credit usage

- You've made heavy use of your available revolving credit.
- Ratio of your revolving balances to your credit limits: 27%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.

- The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.



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.