



Prepared For

ALANA J. OSROFF

Personal &amp; confidential

Date generated: Nov 28, 2023

## At a glance

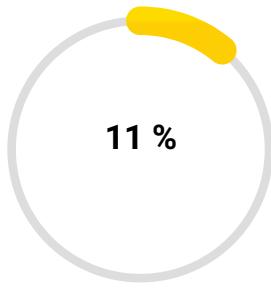
FICO® Score 8

**746** FICO® SCORE 8  
Experian data Nov 28, 2023300 ————— 850  
Very Good

## Account summary

Open accounts	11
Self-reported accounts	0
Accounts ever late	0
Closed accounts	5
Collections	0
Average account age	7 yrs 11 mos
Oldest account	31 yrs 5 mos

## Overall credit usage



■ Credit used: \$12,116  
■ Credit limit: \$108,200

## Debt summary

Credit card and credit line debt	\$12,116
Self-reported account balance	\$0
Loan debt	\$0
Collections debt	\$0
Total debt	\$12,116

**Personal information**

Name  
**ALANA J OSROFF**

Addresses  
**337 BARWICK BLVD**  
**MINEOLA, NY 11501-2107**

Employers  
-

Also known as  
-

Generational identifier  
-

Year of birth  
**1998**

**Personal statements**

**No Statement(s) present at this time**



## Open accounts

● AMEX	\$9,745
Exceptional payment history	Balance updated Nov 17, 2023

### Account info

Account name	AMEX	Balance	\$9,745
Account number	3499927161852833	Balance updated	Nov 17, 2023
Original creditor	-	Credit limit	\$29,700
Company sold	-	Credit usage	32%
Account type	Credit card	Monthly payment	\$194
Date opened	Jul 04, 2019	Highest balance	\$25,639
Open/closed	Open	Terms	-
Status	Open/Never late.	Responsibility	Authorized user
Status updated	Nov 2023	Your statement	-

### Payment history

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

✓ Current / Terms met

- Data Unavailable

### Contact info

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

### Comments

-



DEPT OF EDUCATION/NELN

\$16,000

Exceptional payment history

Balance updated May 31, 2023

### Account info

Account name	DEPT OF EDUCATION/NELN	Balance	\$16,000
Account number	900000XXXXXXXX	Balance updated	May 31, 2023
Original creditor	-	Original balance	\$16,000
Company sold	-	Paid off	0%
Account type	Education	Monthly payment	\$0
Date opened	May 05, 2021	Terms	-
Open/closed	Open	Responsibility	Individual
Status	Open/Never late. Deferred, payments begin Jul 2024.	Your statement	-
Status updated	May 2023		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	✓	-	-	-	-	-	-	-

✓ Current / Terms met

- Data Unavailable

### Contact info

Address	121 S 13TH ST LINCOLN, NE 68508
Phone number	(888) 486-4722

### Comments



DEPT OF EDUCATION/NELN

\$20,500

Exceptional payment history

Balance updated May 31, 2023

### Account info

Account name	DEPT OF EDUCATION/NELN	Balance	\$20,500
Account number	900000XXXXXXXX	Balance updated	May 31, 2023
Original creditor	-	Original balance	\$20,500
Company sold	-	Paid off	0%
Account type	Education	Monthly payment	\$0
Date opened	Sep 16, 2020	Terms	-
Open/closed	Open	Responsibility	Individual
Status	Open/Never late. Deferred, payments begin Jan 2025.	Your statement	-
Status updated	May 2023		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	✓	-	-	-	-	-	-	-

✓ Current / Terms met

- Data Unavailable

### Contact info

Address	121 S 13TH ST LINCOLN, NE 68508
Phone number	(888) 486-4722

### Comments



## ● DEPT OF EDUCATION/NELN

\$20,229

Exceptional payment history

Balance updated May 31, 2023

## ✉ Account info

Account name	DEPT OF EDUCATION/NELN	Balance	\$20,229
Account number	900000XXXXXXXX	Balance updated	May 31, 2023
Original creditor	-	Original balance	\$20,229
Company sold	-	Paid off	0%
Account type	Education	Monthly payment	\$0
Date opened	May 19, 2022	Terms	-
Open/closed	Open	Responsibility	Individual
Status	Open/Never late. Deferred, payments begin Jul 2024.	Your statement	-
Status updated	May 2023		

## ⌚ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	✓	-	-	-	-	-	-	-

✓ Current / Terms met

- Data Unavailable

## ✉ Contact info

Address	121 S 13TH ST LINCOLN, NE 68508
Phone number	(888) 486-4722

## 📝 Comments

-



## ● DEPT OF EDUCATION/NELN

\$27,890

Exceptional payment history

Balance updated May 31, 2023

## ✉ Account info

Account name	DEPT OF EDUCATION/NELN	Balance	\$27,890
Account number	900000XXXXXXXX	Balance updated	May 31, 2023
Original creditor	-	Original balance	\$27,890
Company sold	-	Paid off	0%
Account type	Education	Monthly payment	\$0
Date opened	Sep 22, 2021	Terms	-
Open/closed	Open	Responsibility	Individual
Status	Open/Never late. Deferred, payments begin Jul 2024.	Your statement	-
Status updated	May 2023		

## ⌚ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	✓	-	-	-	-	-	-	-

✓ Current / Terms met

- Data Unavailable

## ✉ Contact info

Address	121 S 13TH ST LINCOLN, NE 68508
Phone number	(888) 486-4722

## 📝 Comments



## ● DEPT OF EDUCATION/NELN

\$15,445

Exceptional payment history

Balance updated May 31, 2023

## ✉ Account info

Account name	DEPT OF EDUCATION/NELN	Balance	\$15,445
Account number	900000XXXXXXXX	Balance updated	May 31, 2023
Original creditor	-	Original balance	\$15,445
Company sold	-	Paid off	0%
Account type	Education	Monthly payment	\$0
Date opened	Sep 16, 2020	Terms	-
Open/closed	Open	Responsibility	Individual
Status	Open/Never late. Deferred, payments begin Jul 2024.	Your statement	-
Status updated	May 2023		

## ⌚ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	✓	-	-	-	-	-	-	-

✓ Current / Terms met

- Data Unavailable

## ✉ Contact info

Address	121 S 13TH ST LINCOLN, NE 68508
Phone number	(888) 486-4722

## 📝 Comments

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● DEPT OF EDUCATION/NELN

\$20,500

Exceptional payment history

Balance updated May 31, 2023

### Account info

Account name	DEPT OF EDUCATION/NELN	Balance	\$20,500
Account number	900000XXXXXXXX	Balance updated	May 31, 2023
Original creditor	-	Original balance	\$20,500
Company sold	-	Paid off	0%
Account type	Education	Monthly payment	\$0
Date opened	Sep 22, 2021	Terms	-
Open/closed	Open	Responsibility	Individual
Status	Open/Never late. Deferred, payments begin Jan 2025.	Your statement	-
Status updated	May 2023		

### Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	-	-	-	-	✓	-	-	-	-	-	-	-

✓ Current / Terms met

- Data Unavailable

### Contact info

Address	121 S 13TH ST LINCOLN, NE 68508
Phone number	(888) 486-4722

### 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	Credit card	Monthly payment	\$35
Date opened	Jul 31, 2021	Last Payment Date	Nov 08, 2023
Open/closed	Open	Highest balance	\$1,647
Status	Open/Never late.	Terms	-
Status updated	Nov 2023	Responsibility	Individual
		Your statement	-

## ⌚ Payment history

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

✓ Current / Terms met

- Data Unavailable

## ✉ Contact info

Address	PO BOX 30939 SALT LAKE CITY, UT 84130
Phone number	(800) 347-2683

## ✉ Comments

-



## JOVIA FINANCIAL FCU

Exceptional payment history

\$0

Balance updated Nov 14, 2023

## Account info

Account name	JOVIA FINANCIAL FCU	Balance	\$0
Account number	470408XXXXXXXXXX	Balance updated	Nov 14, 2023
Original creditor	-	Credit limit	\$17,500
Company sold	-	Credit usage	0%
Account type	Credit card	Monthly payment	\$0
Date opened	Aug 24, 2018	Last Payment Date	Feb 22, 2020
Open/closed	Open	Highest balance	\$16,074
Status	Open/Never late.	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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	-	-	-	-	-	-	-	✓	✓	✓	✓

✓ Current / Terms met

- Data Unavailable

## Contact info

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

## Comments



## JOVIA FINANCIAL FCU

Exceptional payment history

\$0

Balance updated Nov 14, 2023

## Account info

Account name	JOVIA FINANCIAL FCU	Balance	\$0
Account number	438819XXXXXXXXXX	Balance updated	Nov 14, 2023
Original creditor	-	Credit limit	\$40,000
Company sold	-	Credit usage	0%
Account type	Credit card	Monthly payment	\$0
Date opened	Aug 24, 2018	Last Payment Date	Sep 02, 2020
Open/closed	Open	Highest balance	\$38,340
Status	Open/Never late.	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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	-	-	-	-	-	-	-	✓	✓	✓	✓

✓ Current / Terms met

- Data Unavailable

## Contact info

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

## Comments

-



TD BANK USA/TARGETCRED

\$1,177

Exceptional payment history

Balance updated Nov 10, 2023

### Account info

Account name	TD BANK USA/TARGETCRED	Balance	\$1,177
Account number	511786XXXXXXXXXX	Balance updated	Nov 10, 2023
Original creditor	-	Credit limit	\$16,500
Company sold	-	Credit usage	7%
Account type	Credit card	Monthly payment	\$10
Date opened	Aug 31, 2000	Last Payment Date	Nov 07, 2023
Open/closed	Open	Highest balance	\$16,497
Status	Open/Never late.	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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	-	-	-	-	-	-	-	-	-	-	-	✓

✓ Current / Terms met

- Data Unavailable

### Contact info

Address	PO BOX 673 MINNEAPOLIS, MN 55440
Phone number	(888) 755-5856

### Comments



## Closed accounts

●CAP ONE												Closed																																																																																																									
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Account closed at credit grantor's request																																																																																																																					



## ● CAP1/SAKS

Exceptional payment history

Closed

## Account info

Account name	CAP1/SAKS	Balance	-
Account number	757436XXXX	Balance updated	-
Original creditor	-	Credit limit	\$2,800
Company sold	-	Monthly payment	-
Account type	Charge Card	Last Payment Date	Sep 17, 2017
Date opened	Jul 19, 1999	Highest balance	\$2,040
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Authorized user
Status updated	Mar 2018	Your statement	-

## Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	CLS	-	-	-	-	-	-	-	-	-
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

## Contact info

Address

PO BOX 31293 SALT LAKE CITY,  
UT 84131

Phone number

(800) 221-8340

## Comments

Account closed at credit grantor's request



## ● UNIVERSAL CARD CBNA

Exceptional payment history

Closed

## Account info

Account name	UNIVERSAL CARD CBNA	Balance	-
Account number	539870XXXXXX	Balance updated	-
Original creditor	-	Credit limit	\$35,000
Company sold	-	Monthly payment	-
Account type	Credit card	Last Payment Date	Dec 28, 2018
Date opened	Jun 08, 1992	Highest balance	\$33,660
Open/closed	Closed	Terms	-
Status	Paid, Closed/Never late.	Responsibility	Authorized user
Status updated	Feb 2022	Your statement	-

## Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	CLS	-	-	-	-	-	-	-	-	-	-
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

- Data Unavailable

## Contact info

Address

PO BOX 6241 SIOUX FALLS,  
SD 57117

Phone number

(800) 950-5114

## Comments

Closed due to inactivity



US DEPT OF ED/GLELSI

Exceptional payment history

Closed

### Account info

Account name	US DEPT OF ED/GLELSI	Balance	-
Account number	036079XXXX	Balance updated	-
Original creditor	-	Original balance	\$79,564
Company sold	-	Monthly payment	-
Account type	Education	Terms	-
Date opened	Sep 16, 2020	Responsibility	Individual
Open/closed	Closed	Your statement	-
Status	Transferred,closed/Never late.		
Status updated	Jan 2023		

### Payment history

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

✓ Current / Terms met

CLS Closed

- Data Unavailable

### Contact info

Address

PO BOX 7860 MADISON,  
WI 53707

Phone number

(800) 236-4300

### Comments

Account closed due to transfer



US DEPT OF ED/GLELSI

Exceptional payment history

Closed

### Account info

Account name	US DEPT OF ED/GLELSI	Balance	-
Account number	036079XXXX	Balance updated	-
Original creditor	-	Original balance	\$41,000
Company sold	-	Monthly payment	-
Account type	Education	Terms	-
Date opened	Sep 16, 2020	Responsibility	Individual
Open/closed	Closed	Your statement	-
Status	Transferred,closed/Never late.		
Status updated	Jan 2023		

### Payment history

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

✓ Current / Terms met

CLS Closed

- Data Unavailable

### Contact info

Address

PO BOX 7860 MADISON,  
WI 53707

Phone number

(800) 236-4300

### Comments

Account closed due to transfer



### Collection accounts

No collection accounts reported.



**Public records**

No public records reported.



## Inquiries

No inquiries reported.



## 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.

**FICO SCORE 8**  
Experian data 11/28/2023

## 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.

**FICO® Score 2**

This is a previous FICO® Score version used primarily in mortgages lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

**What's hurting**

You have no negative factors impacting your Score.



## FICO® Auto Score 8



This is a FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

FICO® Auto Score 8  
Experian data 11/28/2023

### What's hurting

#### Short account history

- You have a short credit history.
- 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.
- 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.

#### Loan balances

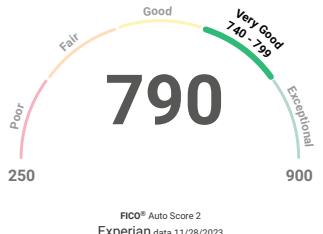
- The remaining balance on your mortgage or non-mortgage installment loans is relatively high.
- FICO® Scores weigh the amounts paid down and balances of mortgage and non-mortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan 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.

#### Short revolving history

- You have not established a long revolving and/or open-ended account credit history.
- People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest revolving and/or open-ended account and/or the average age of your revolving and/or open-ended accounts is relatively low.



## FICO® Auto Score 2



This is a previous FICO® Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

FICO® Auto Score 2  
Experian data 11/28/2023

### What's hurting

#### — High revolving balances

- The amount owed on your revolving and/or open-ended accounts is too high.
- FICO® Scores evaluate how much is owed on revolving and/or open-ended accounts, such as credit cards. Generally, the more owed on these accounts, the greater the risk posed to lenders. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

#### — High account balances

- The balances on your non-mortgage credit accounts are too high.
- The FICO® Score considers how much is owed on credit accounts, such as credit cards and non-mortgage loans. Generally, people who owe higher amounts pose a greater risk to lenders.

#### — Lack of auto loan activity

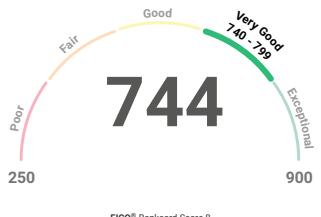
- You have a lack of recent activity from an auto loan.
- Your credit report shows no open auto loans or a lack of recent information about any of your auto loans. The FICO® Score evaluates the mix of credit cards, loans and mortgages. People who demonstrate responsible use of different types of credit are generally less risky to lenders.

#### — High credit usage

- You've made heavy use of your available revolving credit.
- 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.



## FICO® Bankcard Score 8



This is a FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

FICO® Bankcard Score 8  
Experian data 11/28/2023

### What's hurting

#### Short account history

- You have a short credit history.
- 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.
- 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.

#### Loan balances

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

#### Accounts with balances

- You have too many credit accounts with balances.
- The FICO® Score considers the number of accounts on a credit report showing a balance. Generally speaking, carrying fewer accounts with balances is considered less risky. Your credit report may show a balance on credit cards even if they're paid in full each month. The total balance of the last statement is typically the amount shown on a credit report.



## FICO® Bankcard Score 2



This is a previous FICO® Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

FICO® Bankcard Score 2  
Experian data 11/28/2023

### What's hurting

#### High account balances

- The balances on your non-mortgage credit accounts are too high.
- The FICO® Score considers how much is owed on credit accounts, such as credit cards and non-mortgage loans. Generally, people who owe higher amounts pose a greater risk to lenders.

#### High revolving balances

- The amount owed on your revolving and/or open-ended accounts is too high.
- FICO® Scores evaluate how much is owed on revolving and/or open-ended accounts, such as credit cards. Generally, the more owed on these accounts, the greater the risk posed to lenders. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

#### High credit usage

- You've made heavy use of your available revolving credit.
- 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.

#### Short loan history

- You have not established a long installment credit history.
- People who have longer credit histories and do not frequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest installment loan and/or the average age of your installment loans is relatively low.



### FICO® Score 3



This is a previous FICO® Score version used primarily in credit card lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

#### What's hurting

##### High revolving balances

- The amount owed on your revolving and/or open-ended accounts is too high.
- FICO® Scores evaluate how much is owed on revolving and/or open-ended accounts, such as credit cards. Generally, the more owed on these accounts, the greater the risk posed to lenders. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

##### Loan balances

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

##### High credit usage

- You've made heavy use of your available revolving credit.
- 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.