



At a glance



Account summary		Overall credit usage		Debt summary	
Open accounts	2	 23 % ■ Credit used: \$9,856 ■ Credit limit: \$42,700		Credit card and credit line debt	\$9,856
Self-reported accounts	0			Self-reported account balance	\$0
Accounts ever late	0			Loan debt	\$0
Closed accounts	0			Collections debt	\$0
Collections	0			Total debt	\$9,856
Average account age	11 yrs 8 mos				
Oldest account	22 yrs 5 mos				



Personal information

Name	Addresses	Employers
JACOB DEVITO	179 SEAMAN AVE ROCKVILLE CENTRE, NY 11570-3234	-
Also known as		
-		
Generational identifier		
-		
Year of birth		
1998		

Personal statements

No Statement(s) present at this time



Open accounts

BANK OF AMERICA

\$9,831

Exceptional payment history

Balance updated Nov 23, 2023

Account info

Account name	BANK OF AMERICA	Balance	\$9,831
Account number	XXXX	Balance updated	Nov 23, 2023
Original creditor	-	Credit limit	\$36,200
Company sold	-	Credit usage	27%
Account type	Credit card	Monthly payment	\$98
Date opened	Jun 15, 2001	Last Payment Date	Nov 20, 2023
Open/closed	Open	Highest balance	\$51,475
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 982238 EL PASO,
TX 79998

Phone number (800) 421-2110

Comments

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JPMCB CARD

\$25

Exceptional payment history

Balance updated Nov 16, 2023

Account info

Account name	JPMCB CARD	Balance	\$25
Account number	426684XXXXXX	Balance updated	Nov 16, 2023
Original creditor	-	Credit limit	\$6,500
Company sold	-	Credit usage	0%
Account type	Credit card	Monthly payment	\$25
Date opened	Dec 17, 2022	Last Payment Date	Sep 13, 2023
Open/closed	Open	Highest balance	\$724
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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-

✓ Current / Terms met

- Data Unavailable

Contact info

Address **PO BOX 15369 WILMINGTON,
DE 19850**

Phone number **(800) 945-2000**

Comments

-



Closed accounts

No closed accounts reported.



Collection accounts

No collection accounts reported.



Public records

No public records reported.



Inquiries

JPMCB CARD

Inquired on Dec 16, 2022

Business Type: Bank Credit Cards

PO BOX 15298

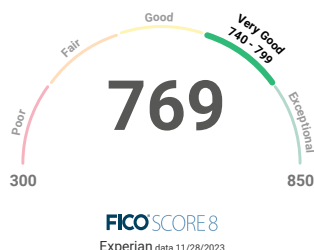
WILMINGTON, DE 19850

(800) 432-3117

This inquiry is scheduled to continue on record until Jan 2025

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.

✓ Low revolving credit usage

- You've limited the use of your available revolving credit.
- Ratio of your revolving balances to your credit limits: 1%
- For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.
- FICO® Scores evaluate the total revolving account balances in relation to the total credit limits on those accounts. People who keep their ratio of balances to credit limits low pose less risk to lenders than those with higher ratios.

✓ 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.

✓ No collection or public record

- You have no public records or collections on your credit report.
- Number of public records on your credit report: 0 public records
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- Number of collections on your credit report: 0 collections
- Virtually no FICO High Achievers have a public record or collection listed on their credit report.
- Lenders would consider the fact that you have no public records or collections on your credit report as positive. The presence of a public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk - people with these items on their credit report are much more likely to miss future payments than those without them.

What's hurting

— Few accounts paid on time

- You have an insufficient number of accounts that are currently paid as agreed.
- Number of your accounts currently being paid as agreed: 1 account
- FICO High Achievers have an average of 6 accounts currently being paid as agreed.

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



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.