



To start a dispute online, [click here](#).

Personal Credit Report for:
KAREN CHU

File Number:
427196283

Date Created:
12/05/2021

Personal Information

You have been on our files since 09/19/2011. Your SSN has been masked for your protection.

Credit Report Date

12/05/2021

Social Security Number

XXX-XX-6935

Date of Birth

09/27/1988

Name

KAREN LAI LEN CHU

Addresses

Current Address

1233 YORK AVE APT 20H NEW YORK, NY 10065-6342

Date Reported

09/04/2020

Other Address

1233 YORK AVE APT 11G NEW YORK, NY 10065-6342

Date Reported

10/04/2015

Other Address

417 COUNTRY CLUB DR SAN FRANCISCO, CA 94132-1111

Date Reported

09/18/2011

Other Address

1233 YORK AVE APT 11G1 NEW YORK, NY 10065-6306

Date Reported

09/06/2015

Phone Numbers

Phone Number

(415) 513-9489

Phone Number

(415) 681-8274

Phone Number

(415) 681-6874

Accounts

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 rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

Payment/Remarks Key

Ratings

OK Current, paying or paid as agreed

N/R Not Reported
X Unknown
30 Account 30 days late
60 Account 60 days late
90 Account 90 days late
120 Account 120 or more days late
COL Transferred to collection
VS Voluntarily surrendered
RPO Repossession
C/O Charged off by account provider
FC Foreclosure

Remarks

AAP: Loan assumed by another party
ACQ: Acquired from another lender
ACR: Account closed due to refinance
ACT: Account closed due to transfer
AFR: Account acquired by RTC/FDIC
AID: Account information disputed by consumer
AJP: Adjustment pending
AMD: Active military duty
AND: Affected by natural disaster
BAL: Balloon payment
BKL: Included in bankruptcy
BKW: Bankruptcy withdrawn
CAD: Dispute account/closed by consumer
CBC: Account closed by consumer
CBD: Dispute resolved/consumer disagrees/closed by consumer
CBG: Canceled by credit grantor
CBL: Chapter 7 bankruptcy
CBR: Chapter 11 bankruptcy
CBT: Chapter 12 bankruptcy
CLA: Placed for collection
CLO: Closed
CLS: Credit line suspended
CRB: Collateral released–balance owing
CTR: Account closed–transfer to refinance
CTS: Contact subscriber
DDR: -none-
DLU: Deed in lieu

DM: Bankruptcy dismissed
DRC: Dispute resolved/consumer disagrees
DRG: Dispute resolved reported by credit grantor
ER: Election of remedy
ETB: Early termination/balance owing
ETI: Early termination by default
ETO: Early termination/obligation settled
ETS: Early termination/status pending
FCL: Foreclosure
FPD: Account paid, foreclosure started
FPI: Foreclosure initiated
FRD: Foreclosure collateral sold
FTB: Full termination/balance owing
FTO: Full termination/obligation satisfied
FTS: Full termination/status pending
INA: Inactive account
INP: Debt being paid through insurance
INS: Paid by insurance
IRB: Involuntary repossession/balance owing
IRE: Involuntary repossession
IRO: Involuntary repossession/obligation satisfied
JUG: Judgment granted
LA: Lease assumption
LMN: Loan Modified Not GOVT (government)
LNA: Credit line is no longer available
MCC: Managed by credit counseling service
MOV: No forwarding address
NIR: Student loan not in repayment
NPA: Now paying
PAL: Purchase by another lender
PCL: Paid collection
PDD: Paid by dealer
PDE: Payment deferred
PDI: Principle deferred/initial payment only
PFC: Account paid from collateral
PLL: Prepaid lease
PLP: Profit and loss now paying
PNR: First payment never received
PPA: Paying partial payment agreement
PPD: Paid by co-maker
PPL: Paid profit and loss

PRD: Payroll deduction
PRL: Profit and loss write-off
PWG: Account payment, wage garnish
REA: Reaffirmation of debt
REP: Substitute/replacement account
RFN: Refinanced
RPD: Paid repossession
RPO: Repossession
RRE: Repossession redeemed
RVN: Returned voluntarily
RVR: Returned voluntarily/redeemed
SET: Settled-less than full balance
SGL: Government secured guaranteed
SIL: Simple interest loan
SLP: Student loan perm assign government
SPL: Single payment loan
STL: Credit card lost/stolen
TRF: Transfer
TRL: Transferred to another lender
TTR: Transferred to recovery
WEP: Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

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.

BANK OF AMERICA

440066369136****

Address

PO BOX 982238 EL PASO, TX 79998-2235

Phone

(800) 421-2110

Monthly Payment

\$6

Date Opened

08/08/2020

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Date Updated

11/16/2021

Last Payment Made
09/28/2021

Pay Status
Current Account

Terms
\$6 per month; paid Monthly

High Balance (Hist.)
High balance of \$0 from 08/2020 to
08/2020; \$725 from 09/2020 to
09/2020; \$856 from 10/2020 to
11/2021

Credit Limit (Hist.)
Credit limit of \$2,500 from 08/2020 to
11/2021

Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
Balance:	\$0	\$4	\$89	\$502	\$92	\$25	\$66	\$116	\$71	\$0	\$6	
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Scheduled Payment:	- - -	\$4	\$35	\$35	\$35	\$25	\$35	\$35	\$35	- - -	\$6	
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2020												
Balance:								\$0	\$725	\$350	\$22	\$232
Past Due:								\$0	\$0	\$0	\$0	\$0
Scheduled Payment:								- - -	\$35	\$35	\$22	\$35
Rating:								OK	OK	OK	OK	OK

BANK OF AMERICA
528071582873****

Address
PO BOX 982238 EL PASO, TX 79998-
2235

Phone
(800) 421-2110

Monthly Payment
\$9

Date Opened
06/28/2014

Responsibility
Individual Account

Account Type
Revolving Account

Loan Type
CREDIT CARD

Date Updated
11/06/2021

Last Payment Made
09/28/2021

Pay Status
Current Account

Terms
\$9 per month; paid Monthly

High Balance (Hist.)
High balance of \$1,034 from 06/2019 to
11/2021

Credit Limit (Hist.)
Credit limit of \$4,000 from 06/2019 to
11/2021

Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
Balance:	\$54	\$54	\$54	\$24	\$0	\$0	\$39	\$9	\$39	\$0	\$9	
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Scheduled Payment:	\$25	\$25	\$25	\$24	---	---	\$25	\$9	\$25	---	\$9	
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2020												
Balance:	\$72	\$149	\$144	\$149	\$64	\$64	\$39	\$64	\$64	\$0	\$79	\$54
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	---	\$25	\$25
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2019												
Balance:	---	---	---	---	---	\$171	\$160	\$15	\$111	\$72	\$49	\$97
Past Due:	---	---	---	---	---	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	---	---	---	---	---	\$25	\$25	\$15	\$25	\$25	\$25	\$25
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2018												
Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

2017

Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2016

Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2015

Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

BANK OF AMERICA

426428955056****

Address

PO BOX 982238 EL PASO, TX 79998-2235

Phone

(800) 421-2110

Date Opened

09/20/2012

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Balance

\$0

Date Updated

06/28/2014

Payment Received

\$0

Last Payment Made

03/19/2013

High Balance
\$387

Credit Limit
\$900

Pay Status
Current Account

Terms
Paid Monthly

Date Closed
06/28/2014

Date Paid
03/19/2013

Remarks
Account closed at consumer's request

Payment History

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

2014

Rating: X X X X X

2013

Rating: X OK OK X X X X X X X X X

2012

Rating: OK X OK OK

CITICARDS CBNA
542418153389****

Address
5800 SOUTH CORPORATE PLACE
SIOUX FALLS, SD 57108

Phone
(888) 248-4728

Monthly Payment
\$35

Date Opened
07/06/2021

Responsibility
Individual Account

Account Type
Revolving Account

Loan Type
CREDIT CARD

Date Updated
11/04/2021

Last Payment Made
10/15/2021

Pay Status
Current Account

Terms
\$35 per month; paid Monthly

High Balance (Hist.)
High balance of \$0 from 07/2021 to
07/2021; \$634 from 08/2021 to 11/2021

Credit Limit (Hist.)
Credit limit of \$3,000 from 07/2021 to
11/2021

Payment History

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

2021

Balance:						\$0	\$634	\$338	\$430	\$316
Past Due:						\$0	\$0	\$0	\$0	\$0
Scheduled Payment:						---	\$35	\$35	\$35	\$35
Rating:						OK	OK	OK	OK	OK

JPMCB CARD SERVICES

414720228393****

Address
PO BOX 15369 WILMINGTON, DE
19850

Phone
(800) 945-2000

Date Opened
11/28/2016

Responsibility
Individual Account

Account Type
Revolving Account

Loan Type
FLEXIBLE SPENDING CREDIT CARD

Date Updated
12/01/2021

Last Payment Made
11/24/2020

Pay Status
Current Account

Terms
Paid Monthly

Date Paid
11/24/2020

High Balance (Hist.)
High balance of \$3,322 from 06/2019 to
12/2021

Credit Limit (Hist.)
Credit limit of \$5,800 from 06/2019 to
12/2021

Remarks
Account previously in dispute-now
resolved. reported by credit grant

Payment History

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

2021

Balance:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,173	\$0
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	\$40	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
Balance:	\$643	\$497	\$808	\$364	\$284	\$472	\$498	\$113	\$0	\$101	\$0	\$0
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	---	\$35	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2019												
Balance:	---	---	---	---	---	\$1,822	\$1,080	\$997	\$1,133	\$1,016	\$543	\$1,485
Past Due:	---	---	---	---	---	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	---	---	---	---	---	\$25	\$25	\$35	\$35	\$35	\$35	\$35
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2018												
Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2017												
Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2016												
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Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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Balance:	---
Past Due:	---
Scheduled Payment:	---
Rating:	OK

JPMCB CARD SERVICES

521307100069****

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

Date Opened	Responsibility
10/07/2020	Individual Account

Account Type	Loan Type
Revolving Account	FLEXIBLE SPENDING CREDIT CARD

Date Updated	Last Payment Made
11/05/2021	08/08/2021

Pay Status	Terms
Current Account	Paid Monthly

Date Paid	High Balance (Hist.)
08/08/2021	High balance of \$380 from 11/2020 to 11/2020; \$589 from 12/2020 to 04/2021; \$932 from 05/2021 to 11/2021

Credit Limit (Hist.)
Credit limit of \$4,200 from 11/2020 to 11/2021

Payment History

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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2021

Balance:	\$216	\$0	\$75	\$279	\$697	\$498	\$265	\$0	\$0	\$0	\$0
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	\$35	---	\$35	\$35	\$35	\$35	\$35	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

2020

Balance:											\$380	\$238
Past Due:											\$0	\$0
Scheduled Payment:											\$35	\$35
Rating:											OK	OK

JPMCB CARD SERVICES

426684144655****

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

Date Opened Responsibility
12/07/2013 Individual Account

Account Type Loan Type
Revolving Account CREDIT CARD

Date Updated Last Payment Made
11/04/2021 10/05/2020

Pay Status Terms
Current Account Paid Monthly

Date Paid High Balance (Hist.)
10/05/2020 High balance of \$1,695 from 06/2019 to 11/2021

Credit Limit (Hist.)
Credit limit of \$4,500 from 06/2019 to 11/2021

Payment History

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

2021

Balance:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
Balance:	\$0	\$0	\$0	\$29	\$0	\$0	\$0	\$0	\$88	\$0	\$0	\$0
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	---	---	---	\$29	---	---	---	---	\$35	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2019												
Balance:	---	---	---	---	---	\$87	\$0	\$53	\$6	\$0	\$0	\$0
Past Due:	---	---	---	---	---	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Scheduled Payment:	---	---	---	---	---	\$25	---	\$25	\$6	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2018												
Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2017												
Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2016												
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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2015

Balance:	---	---	---	---	---	---	---	---	---	---	---	---
Past Due:	---	---	---	---	---	---	---	---	---	---	---	---
Scheduled Payment:	---	---	---	---	---	---	---	---	---	---	---	---
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

JPMCB CARD SERVICES

414720224887****

Address

PO BOX 15369 WILMINGTON, DE
19850

Phone

(800) 945-2000

Date Opened

03/06/2016

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

FLEXIBLE SPENDING CREDIT CARD

Balance

\$0

Date Updated

03/06/2017

Last Payment Made

01/05/2017

High Balance

\$3,437

Credit Limit

\$8,700

Pay Status

Paid, Closed; was Paid as agreed

Terms

Paid Monthly

Date Closed

02/11/2017

Date Paid

01/05/2017

Remarks

Account closed at consumer's request;
CLOSED

Payment History

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

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

2017

Rating: OK OK

2016

Rating: OK OK OK OK OK OK OK OK OK

JPMCB CARD SERVICES

414720212240****

Address

PO BOX 15369 WILMINGTON, DE
19850

Phone

(800) 945-2000

Date Opened

03/09/2013

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

FLEXIBLE SPENDING CREDIT CARD

Balance

\$0

Date Updated

04/09/2014

Payment Received

\$0

Last Payment Made

12/15/2013

High Balance

\$1,758

Credit Limit

\$6,000

Pay Status

Paid, Closed; was Paid as agreed

Terms

Paid Monthly

Date Closed

12/07/2013

Date Paid

12/15/2013

Remarks

Account closed at consumer's request;
CLOSED

Payment History

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

2014

Rating: OK OK OK

2013

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

Rating: OK OK OK OK OK OK OK OK OK OK

JPMCB CARD SERVICES

414720208871****

Address

PO BOX 15369 WILMINGTON, DE
19850

Phone

(800) 945-2000

Date Opened

08/27/2011

Responsibility

Authorized Account

Account Type

Revolving Account

Loan Type

FLEXIBLE SPENDING CREDIT CARD

Balance

\$0

Date Updated

06/17/2013

Payment Received

\$0

Last Payment Made

04/02/2013

High Balance

\$11,549

Credit Limit

\$14,800

Pay Status

Paid, Closed; was Paid as agreed

Terms

Paid Monthly

Date Closed

04/08/2013

Date Paid

04/02/2013

Remarks

Account closed at consumer's request;
CLOSED

Payment History

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

2013

Rating: OK OK OK OK OK

2012

Rating: OK OK OK OK OK OK OK OK OK OK OK

2011

Rating: OK OK OK OK

TD BANK USA/TARGET CREDI

585975215900****

Address

PO BOX 1470 MINNEAPOLIS, MN
55440

Phone

Phone number not available

Monthly Payment

\$29

Date Opened

10/05/2020

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CREDIT CARD

Date Updated

11/05/2021

Payment Received

\$140

Last Payment Made

11/01/2021

Pay Status

Current Account

Terms

\$29 per month; paid Monthly

Credit Limit (Hist.)

Credit limit of \$2,500 from 11/2020 to
11/2021**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
Balance:	\$67	\$163	\$93	\$176	\$189	\$252	\$189	\$167	\$148	\$140	\$160	
High Balance:	\$312	\$312	\$312	\$312	\$349	\$389	\$399	\$399	\$399	\$399	\$399	
Past Due:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amount Paid:	\$237	\$67	\$163	\$93	\$176	\$189	\$252	\$189	\$167	\$148	\$140	
Scheduled Payment:	\$29	\$29	\$29	\$29	\$29	\$29	\$29	\$29	\$29	\$29	\$29	
Rating:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2020												
Balance:											\$92	\$237
High Balance:											\$92	\$312
Past Due:											\$0	\$0
Amount Paid:											\$0	\$92
Scheduled Payment:											\$0	\$29
Rating:											OK	OK

Inquiries

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.

Name		
JPMCB HOME LENDING		
Location	Requested On	Phone
3415 VISION DR FLOOR 02C COLUMBUS, OH 43219	10/13/2021, 08/18/2021, 06/23/2021	(800) 848-9136
BARCLAYS BANK DELAWARE		
Location	Requested On	Phone
PO BOX 8803 WILMINGTON, DE 19899	10/04/2021, 09/07/2021, 08/10/2021, 07/13/2021, 06/08/2021, 05/11/2021, 04/13/2021, 03/09/2021, 02/09/2021	(888) 232-0780
T-MOBILE		
Location	Requested On	Phone
12920 SE 38TH STRE BELLEVUE, WA 98006	08/05/2021	(800) 318-9270
GOLDMAN SACHS BANK USA		
Location	Requested On	Phone
P O BOX 45400 SALT LAKE CITY, UT 84145	05/09/2021	(844) 627-2871
METLIFE AUTO & HOME INS		

Name		
Location	Requested On	Phone
700 QUAKER LANE	04/26/2021	(800) 422-4272
WARWICK, RI 02886		

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).

Name		
BANK OF AMERICA		
Location	Requested On	Phone
PO BOX 982238	12/01/2021	(800) 421-2110
EL PASO, TX 79998		
<hr/>		
BANK OF AMERICA		
Location	Requested On	Phone
PO BOX 982238	11/04/2021	(800) 421-2110
EL PASO, TX 79998		
<hr/>		
KAREN CHU via TRANSUNION INTERACTIVE IN		
Location	Requested On	Phone
100 CROSS ST	12/05/2021, 12/05/2021	(855) 681-3196
STE 202		
SAN LUIS OBISPO, CA 93401		
<hr/>		
RELO REDAC MANHATTA via NTNLCIJINC		
Location	Requested On	Phone
188 FRIES MILL PAVILLIONS	12/01/2021	Phone number not available
L2		
TURNERSVILLE, NJ 08012		
<hr/>		
MARK GREENBERG REAL via STERLINGNATIONAL SCREENI		
Location	Requested On	Phone
600 BROADHOLLOW ROAD	11/23/2021	(877) 696-5700
SECOND FLOOR		
MELVILLE, NY 11747		

Additional Information

The following disclosure of information might pertain to you. This additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Name Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, and/or Third Party Supplemental Information. Authorized parties may also receive the additional information below from TransUnion.

Special Messages

The following Special Messages may be provided to an authorized party when it makes an inquiry into your TransUnion credit report. These messages provide important details concerning the information contained in your file and/or the authorized party's inquiry.

INPUT ADDRESS, SSN, OR TELEPHONE NUMBER REPORTED BY MORE THAN ONE SOURCE

Should you wish to contact TransUnion, you may do so,

- **Online:**

To report an inaccuracy, please visit: dispute.transunion.com

For 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).

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore 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)
- **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	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552

TYPE OF BUSINESS**CONTACT**

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

b. Federal Trade
Commission
Consumer
Response Center
600 Pennsylvania
Avenue, N.W.
Washington, DC
20580
(877) 382-4357

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

a. Office of the
Comptroller of the
Currency
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.

b. Federal Reserve
Consumer Help
Center
P.O. Box 1200
Minneapolis, MN
55480

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations

c. FDIC Consumer
Response Center
1100 Walnut
Street, Box #11
Kansas City, MO
64106

d. Federal Credit Unions

d. National Credit
Union
Administration
Office of
Consumer
Financial
Protection (OCFP)
Division of
Consumer
Compliance Policy
and Outreach
1775 Duke Street
Alexandria, VA
22314

TYPE OF BUSINESS**CONTACT**

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

4. Creditors Subject to the Surface Transportation Board

Office of
Proceedings,
Surface
Transportation
Board
Department of
Transportation
395 E Street, S.W.
Washington, DC
20423

5. Creditors Subject to the Packers and Stockyards Act, 1921

Nearest Packers
and Stockyards
Administration
area supervisor
Associate Deputy
Administrator for
Capital Access
United States

6. Small Business Investment Companies

Small Business
Administration
409 Third Street,
S.W., Suite 8200
Washington, DC
20416

7. Brokers and Dealers

Securities and
Exchange
Commission
100 F Street, N.E.
Washington, DC
20549

TYPE OF BUSINESS

CONTACT

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
Federal Trade
Commission
Consumer
Response Center
600 Pennsylvania
Avenue, N.W.
Washington, DC
20580
(877) 382-4357

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, 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.

1. **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.

2. **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

3. **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

4. **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.

5. **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.

6. **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.

- 7. 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.