


**Report #:** d5eafe1a-fb52-cec2-997b-4c0666960d18

**Member ID:** ZHVAQ8801892283

**Report Date:** 12/08/2023

Bureau	Current Score	Target Score	Max Score	Action Points		
	599	850	691	Short Term	Long Term	Immediate
				88	28	92

**Recommendations**

To get the maximum point increase on your credit scores, you should follow the below instructions. Please read all of the instructions before proceeding.

**Actions - Positive Accounts**

Use Credit Line	Points
<b>SYNCB/WALMART</b> <b>60322035****</b>	<b>3 points</b>
Check whether or not SYNCB/WALMART (#60322035****) is open or closed. If open, check the date of last activity, the credit limit, and then make a small charge and pay off that charge immediately, which could result in 3 points. If closed, have the account reported correctly to the credit bureaus.	

Pay Down Balance	Points
<b>CAPITAL ONE/WALMART</b> <b>60322035****</b>	<b>1 points</b>
Examine CAPITAL ONE/WALMART (#60322035****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$109 by the 11 <sup>th</sup> of the month could result in 1 points. Going forward, its best to make payment by the 18 <sup>th</sup> of the month and to keep the balance below \$40.	

Pay Down Balance	Points
<b>BARCLAYS BANK/BANANA</b> <b>44787601****</b>	<b>5 points</b>
Examine BARCLAYS BANK/BANANA (#44787601****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$189 by the 20 <sup>th</sup> of the month could result in 5 points. Going forward, its best to make payment by the 27 <sup>th</sup> of the month and to keep the balance below \$20.	

Pay Down Balance	Points
<b>SYNCB/TJX CO</b> <b>60458510****</b>	<b>4 points</b>
Examine SYNCB/TJX CO (#60458510****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$318 by the 16 <sup>th</sup> of the month could result in 4 points. Going forward, its best to make payment by the 23 <sup>rd</sup> of the month and to keep the balance below \$49.6.	

Pay Down Balance	Points
<b>VW/CBNA</b> <b>60355113****</b>	<b>6 points</b>
Examine VW/CBNA (#60355113****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$777 by the 21 <sup>st</sup> of the month could result in 6 points. Going forward, its best to make payment by the 28 <sup>th</sup> of the month and to keep the balance below \$112.	



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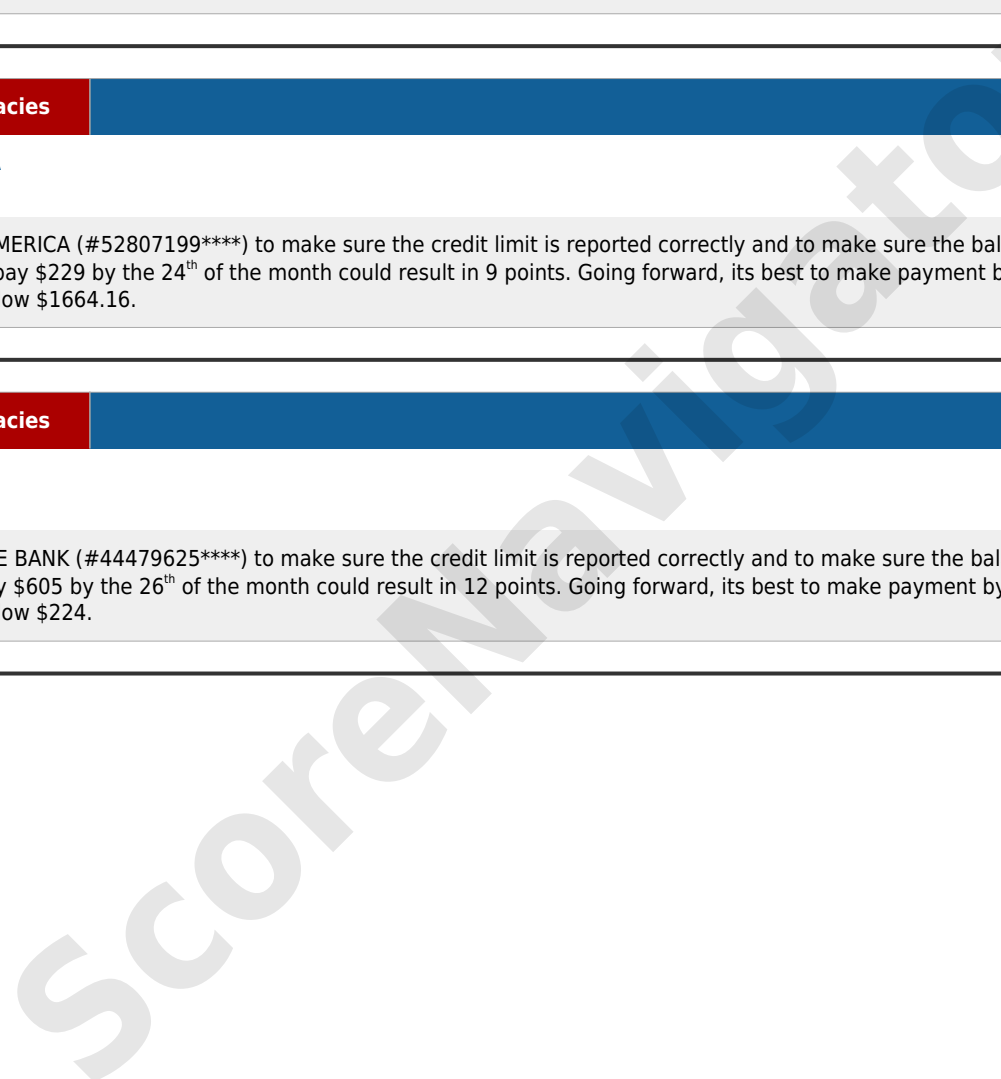
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Pay Down Balance	Points
<b>CITICARDS CBNA</b> <b>54241815****</b>	<b>10 points</b>
<p>Examine CITICARDS CBNA (#54241815****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$1277 by the 16<sup>th</sup> of the month could result in 10 points. Going forward, its best to make payment by the 23<sup>rd</sup> of the month and to keep the balance below \$127.2.</p>	

Check For Inaccuracies	Points
<b>BANK OF AMERICA</b> <b>52807199****</b>	<b>9 points</b>
<p>Examine BANK OF AMERICA (#52807199****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$229 by the 24<sup>th</sup> of the month could result in 9 points. Going forward, its best to make payment by the 31<sup>st</sup> of the month and to keep the balance below \$1664.16.</p>	

Check For Inaccuracies	Points
<b>CREDIT ONE BANK</b> <b>44479625****</b>	<b>12 points</b>
<p>Examine CREDIT ONE BANK (#44479625****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$605 by the 26<sup>th</sup> of the month could result in 12 points. Going forward, its best to make payment by the 2<sup>nd</sup> of the month and to keep the balance below \$224.</p>	



## Disclaimer

### Other information may have changed

These results are only estimates and there is no guarantee that your credit score will change by this exact amount should you take these actions. This is because other information in your credit reports (such as account balances) may change at the same time. Because information on your credit report may change at the same time as your attempted simulation, these results are only estimates. There is no guarantee that your credit score will change this exact amount should you take these actions.

### Changes take time to impact your scores

Any actions on an account can only impact your credit scores if the updated information is reported to the credit bureaus. Some actions may require more than a month to have an impact, because lenders may not immediately report new accounts or updated information. As a result, allow up to 3 months for your scores to change after you complete any actions.

### Credit reports may be corrected or updated in different ways

The estimated credit score change is only an approximation. Specific types of credit report information are often corrected or updated in different ways, even by the same credit bureau. This occurs because the credit dispute resolution process is typically a manual process, and therefore subject to individual interpretation. The simulation assumes that a credit bureau will make the minimum changes required without adding discrepancies to the credit report.

### The passage of time can produce unexpected score changes

Accounts are simulated as if you make monthly payments unless your actions prevent it. This does not mean that past due accounts become paid as agreed, nor they will not become more seriously past due. For example, since many months of delinquency has a heavier weighting in the score algorithms than one month of delinquency, the passage of time can lower your estimated credit score in situations that would otherwise increase it. Likewise, accounts that are presently paid as agreed stay that way. Since a longer history of paying on time is more positive, the passage of time can increase your estimated score in scenarios that would otherwise lower it.

### Outdated accounts are brought up to date

Some accounts may not have been reported recently, and may therefore contain outdated information. For actions in the present or future, the information for these accounts must be simulated between the last time it was reported and the month of the action. To do that, we assume that you have made monthly payments during this period. As a result, an account may have been paid off or closed, or its payment status may have improved before the action could start. In a few cases, this may make the action impossible to perform.

### Multiple actions on one account are simulated in the order listed

When several actions are requested for the same account in the same month, they are simulated in the order listed. If two or more actions conflict, only the first one is simulated. If an action takes more than a month but cannot be simulated for one of the months, then it will not be simulated for any later months.

## Disclaimer

The following information applies to all ScoreNavigator products.

The information used by ScoreNavigator is derived from one or more credit reports produced by the major credit reporting agencies, also called credit bureaus. The information contained in credit reports reflects the latest information provided to and recorded by the credit bureaus. Recent activity, such as making a payment, opening a new account, or authorizing a credit inquiry, may not yet be reflected in the person's credit reports. If not, this activity will not be reflected in any ScoreNavigator products. In addition, results may change every time new information is added to or removed from credit reports, as well as with the passage of time. ScoreNavigator products are only as accurate as the information upon which they are based. ScoreNavigator is not responsible for incorrect, missing, or outdated information in credit reports, which may lead to inaccurate results. Users should carefully review all of the information in credit reports to make sure it is accurate and up-to-date. Note that ScoreNavigator does not provide financial or other advice, and is not a credit counseling or credit repair organization.

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