

Report #: 7e1da7c9-e165-64be-0fde-0892a02df384

Member ID: ZHVAQ8801892283

Report Date: 12/08/2023

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

Credit Summary

Total Accounts 28	Open Revolving 22	Balances - Revolving \$0	Credit Utilization \$42318 - 63%
Positive Accounts 26	Open Installments 2	Balances - Installments \$0	Available Credit \$66800
Negative Accounts 2	Open Mortgages 0	Balances - Open Mortgages \$0	Oldest Account VW CREDIT INC (132M)
Delinquent Accounts 0	Open Autos 0	Balances - Open Autos \$0	Newest Account CREDIT ONE BANK (7M)
Open Accounts 24	Open Student Loans 0	Balances - Store Cards \$0	Public Records 0
Closed Accounts 4	Open Collections 0		Inquiries 3

Account	TYPE	DATE	2023	2022	2021	2020	2019	2018	YEAR	J	F	M	A	M	J	J	A	S	O	N	D			
APPLE CARD - GS BANK 11000111****	Keep Transaction Activity After	5 th	OK	OK	OK	OK	OK	OK																
	Best Date To Make Payment By	23 rd	OK	OK	OK	OK	OK	OK																
	Keep Balance Under	\$280	OK	OK	OK	OK	OK	OK																
	Current - Balance Ratio	32%	OK	OK	OK	OK	OK	OK																
BARCLAYS BANK DELAWA 31423668****	Keep Transaction Activity After	18 th	OK	OK	OK	OK	OK	OK																
	Best Date To Make Payment By	6 th	OK	OK	OK	OK	OK	OK																
	Keep Balance Under	\$612	OK	OK	OK	OK	OK	OK																
	Current - Balance Ratio	97%	OK	OK	OK	OK	OK	OK																
BARCLAYS BANK DELAWA 3523****	Keep Transaction Activity After	14 th	OK	OK	OK	OK	OK	OK																
	Best Date To Make Payment By	2 nd	OK	OK	OK	OK	OK	OK																
	Keep Balance Under	\$112	OK	OK	OK	OK	OK	OK																
	Current - Balance Ratio	88%	OK	OK	OK	OK	OK	OK																



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<p>BARCLAYS BANK/BANANA 44787601****</p>	<table border="1"> <thead> <tr> <th>TYPE</th> <th>DATE</th> </tr> </thead> <tbody> <tr> <td>📄 Keep Transaction Activity After</td> <td>2nd</td> </tr> <tr> <td>☑ Best Date To Make Payment By</td> <td>20th</td> </tr> <tr> <td>⚖ Keep Balance Under</td> <td>\$20</td> </tr> <tr> <td>% Current - Balance Ratio</td> <td>84%</td> </tr> </tbody> </table>	TYPE	DATE	📄 Keep Transaction Activity After	2 nd	☑ Best Date To Make Payment By	20 th	⚖ Keep Balance Under	\$20	% Current - Balance Ratio	84%	<table border="1"> <tbody> <tr><td>2023</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td></td><td></td></tr> <tr><td>2022</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr> <tr><td>2021</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr> <tr><td>2020</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr> <tr><td>2019</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>OK</td></tr> <tr><td>2018</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td></tr> <tr><td>2017</td><td></td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td></tr> <tr> <td>YEAR</td> <td>J</td><td>F</td><td>M</td><td>A</td><td>M</td><td>J</td><td>J</td><td>A</td><td>S</td><td>O</td><td>N</td><td>D</td> </tr> </tbody> </table>	2023	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	2019	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	OK	2018	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	2017		UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	YEAR	J	F	M	A	M	J	J	A	S	O	N	D
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Member ID: ZHVAQ8801892283

Report Date: 12/08/2023

CREDIT ONE BANK 37936303****	TYPE	DATE	2023	J	F	M	A	M	J	J	A	S	O	N	D
	Keep Transaction Activity After	15 th					UR	OK	OK	OK	OK	OK			
	Best Date To Make Payment By	3 rd													
	Current - Balance Ratio	0%													
DISCOVER BANK 60110064****	TYPE	DATE	2023	J	F	M	A	M	J	J	A	S	O	N	D
	Keep Transaction Activity After	1 st	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Best Date To Make Payment By	19 th	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Keep Balance Under	\$832	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Current - Balance Ratio	77%	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR
JPMCB - CARD SERVICE 41474001****	TYPE	DATE	2023	J	F	M	A	M	J	J	A	S	O	N	D
	Keep Transaction Activity After	10 th	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Best Date To Make Payment By	28 th	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Keep Balance Under	\$80	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Current - Balance Ratio	98%	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR
MACYS/CITIBANK, N.A. 60353400****	TYPE	DATE	2023	J	F	M	A	M	J	J	A	S	O	N	D
	Keep Transaction Activity After	16 th	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Best Date To Make Payment By	4 th	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Keep Balance Under	\$648	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Current - Balance Ratio	40%	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR
NEBRASKA FURNITURE M 6226901****	TYPE	DATE	2023	J	F	M	A	M	J	J	A	S	O	N	D
	Keep Transaction Activity After	18 th	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Best Date To Make Payment By	6 th	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Keep Balance Under	\$480	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Current - Balance Ratio	24%	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR
SYNCB/PPC 60441921****	TYPE	DATE	2023	J	F	M	A	M	J	J	A	S	O	N	D
	Keep Transaction Activity After	22 nd	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Best Date To Make Payment By	10 th	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Keep Balance Under	\$247.2	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Current - Balance Ratio	60%	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR

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<p>SYNCB/TJX CO 60458510****</p>	<table border="1"> <thead> <tr> <th>TYPE</th> <th>DATE</th> </tr> </thead> <tbody> <tr> <td>📄 Keep Transaction Activity After</td> <td>28th</td> </tr> <tr> <td>☑ Best Date To Make Payment By</td> <td>16th</td> </tr> <tr> <td>⚖ Keep Balance Under</td> <td>\$49.6</td> </tr> <tr> <td>% Current - Balance Ratio</td> <td>59%</td> </tr> </tbody> </table>	TYPE	DATE	📄 Keep Transaction Activity After	28 th	☑ Best Date To Make Payment By	16 th	⚖ Keep Balance Under	\$49.6	% Current - Balance Ratio	59%	<table border="1"> <tbody> <tr><td>2023</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td></td><td></td></tr> <tr><td>2022</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr> <tr><td>2021</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr> <tr><td>2020</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr> <tr><td>2019</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>OK</td></tr> <tr><td>2018</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td></tr> <tr><td>2017</td><td></td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td></tr> <tr> <td>YEAR</td> <td>J</td><td>F</td><td>M</td><td>A</td><td>M</td><td>J</td><td>J</td><td>A</td><td>S</td><td>O</td><td>N</td><td>D</td> </tr> </tbody> </table>	2023	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			2022	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	2019	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	OK	2018	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	2017		UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	YEAR	J	F	M	A	M	J	J	A	S	O	N	D
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<p>BANK OF AMERICA 52807199****</p>	<table border="1"> <thead> <tr> <th>TYPE</th> <th>DATE</th> </tr> </thead> <tbody> <tr> <td>📄 Keep Transaction Activity After</td> <td>15th</td> </tr> <tr> <td>☑ Best Date To Make Payment By</td> <td>3rd</td> </tr> <tr> <td>⚖ Keep Balance Under</td> <td>\$40</td> </tr> <tr> <td>% Current - Balance Ratio</td> <td>54%</td> </tr> </tbody> </table>	TYPE	DATE	📄 Keep Transaction Activity After	15 th	☑ Best Date To Make Payment By	3 rd	⚖ Keep Balance Under	\$40	% Current - Balance Ratio	54%	<table border="1"> <tbody> <tr><td>2023</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>30</td><td>OK</td><td>OK</td><td></td><td></td></tr> <tr><td>2022</td><td>OK</td><td>OK</td><td>OK</td><td>30</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr> <tr><td>2021</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr> <tr><td>2020</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr> <tr><td>2019</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>OK</td></tr> <tr><td>2018</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td></tr> <tr><td>2017</td><td></td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td></tr> <tr> <td>YEAR</td> <td>J</td><td>F</td><td>M</td><td>A</td><td>M</td><td>J</td><td>J</td><td>A</td><td>S</td><td>O</td><td>N</td><td>D</td> </tr> </tbody> </table>	2023	OK	OK	OK	OK	OK	OK	30	OK	OK			2022	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	2019	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	OK	2018	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	2017		UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	YEAR	J	F	M	A	M	J	J	A	S	O	N	D	
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Report #: 7e1da7c9-e165-64be-0fde-0892a02df384 **Member ID:** ZHVAQ8801892283 **Report Date:** 12/08/2023

CREDIT ONE BANK 44479625****	TYPE	DATE																					
	Keep Transaction Activity After	10 th	2023	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	<input checked="" type="checkbox"/> Best Date To Make Payment By	28 th	2022	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Keep Balance Under	\$100	2021	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Current - Balance Ratio	56%	2020	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
			2019	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	OK
			2018	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR
			2017			UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	
			YEAR	J	F	M	A	M	J	J	A	S	O	N	D								

ScoreNavigator