

MICHAEL PETERS

Personal & Confidential

Date Generated Jun 10, 2024

Report Number 2028-0574-51

At a Glance **11 Accounts** **0 Public Records** **7 Hard Inquiries**

Personal Information

4 Names

2 Addresses

1 Employers

4 Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names

**MICHAEL A
PETERS**

Name ID #28335

**MICHAEL
PETERS**

Name ID #4353

**MICHAEL
ANGELO PETERS**

Name ID #24553

**MICHEAL
PETERS**

Name ID #29274

Addresses

**10 WEAGLE FARM RD
SHREWSBURY MA, 01545-5481**

Address ID #0356802626

Single family

**69 BREAKNECK ST
SOUTHBOROUGH MA, 01772**

Address ID #0001514670

Single family

Year of Birth

1994

Phone Numbers

(774) 420-4052

Cellular

(774) 232-9785

Cellular

(508) 981-7924

Cellular

Employers

MAP STUDIO INC

Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

AMERICAN EXPRESS



Account Info

Account Name	AMERICAN EXPRESS
Account Number	3499920498919383
Account Type	Credit card
Responsibility	Authorized user
Date Opened	08/03/2013
Status	Inactive/Never late.
Status Updated	Sep 2019
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	-

Highest Balance **\$14,694**
 Terms **1 Months**
 On Record Until **Sep 2024**

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met

This account is scheduled to continue on record until Sep 2024.

 **Contact Info**

Address **PO BOX 981537,
EL PASO TX 79998**
 Phone Number **[\(800\) 874-2717](tel:(800)874-2717)**

AMERICAN EXPRESS

 **Account Info**

Account Name **AMERICAN EXPRESS**
 Account Number **3499927357491743**
 Account Type **Credit card**
 Responsibility **Individual**
 Date Opened **09/01/2019**
 Status **Open/Never late.**
 Status Updated **June 2024**
 Balance **\$24**
 Balance Updated **06/02/2024**
 Recent Payment **-**
 Monthly Payment **\$24**
 Credit Limit **\$11,500**
 Highest Balance **\$4,762**

Terms

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	—	—	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	—	—	—	—	—	—	—	—	—	✓	✓	✓

✓ Current / Terms met

 **Balance Histories**

Date	Balance	Scheduled Payment	Paid
May 2024	\$0	\$0	\$0
Apr 2024	\$49	\$40	\$0
Mar 2024	\$78	\$40	\$0
Feb 2024	\$636	\$40	\$0
Jan 2024	\$246	\$40	\$0
Dec 2023	\$0	\$0	\$0
Nov 2023	\$1,824	\$40	\$0
Oct 2023	\$1,658	\$40	\$0
Sep 2023	\$2,704	\$54	\$0
Aug 2023	\$40	\$40	\$0
Jul 2023	\$143	\$40	\$0
Jun 2023	\$472	\$40	\$0
May 2023	\$491	\$40	\$0
Apr 2023	\$40	\$40	\$0
Mar 2023	\$183	\$40	\$0

Date	Balance	Scheduled Payment	Paid
Feb 2023	\$56	\$40	\$0
Jan 2023	\$1,503	\$40	\$0
Dec 2022	\$1,051	\$40	\$0
Nov 2022	\$331	\$40	\$0
Oct 2022	\$1,420	\$40	\$0
Sep 2022	\$1,247	\$40	\$0
Aug 2022	\$123	\$40	\$0
Jul 2022	\$198	\$40	\$0
Jun 2022	\$47	\$40	\$0

Additional info

Between Jun 2022 and May 2024, your credit limit/high balance was \$11,500



Contact Info

Address

PO BOX 981537,
EL PASO TX 79998

Phone Number

[\(800\) 874-2717](tel:(800)874-2717)

BANK OF AMERICA



Account Info

Account Name

BANK OF AMERICA

Account Number

440066XXXXXXXXXX

Account Type

Credit card

Responsibility

Joint with CATHERINEM PETERS

Date Opened

05/04/2015

Status

Paid, Closed/Never late.

Status Updated

Dec 2021

Balance

-

Balance Updated

-

Recent Payment

-

Monthly Payment

-

Credit Limit

\$20,000

Highest Balance

\$2,158

Terms

-

On Record Until

Dec 2031



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Dec 2031.



Contact Info

Address

PO BOX 982238,
EL PASO TX 79998

Phone Number

[\(800\) 421-2110](tel:(800)421-2110)



Comment

Current:

Account closed at consumer's request.

Previous:

None

BANK OF AMERICA



Account Info

Account Name

BANK OF AMERICA

Account Number

552433XXXXXXXXXX

Account Type

Credit card

Responsibility

Individual

Date Opened

01/24/2020

Status

Paid, Closed/Never late.

Status Updated	Jan 2022
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$14,000
Highest Balance	\$1,962
Terms	-
On Record Until	Jan 2032

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2022	CLS	-	-	-	-	-	-	-	-	-	-	-
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Jan 2032.

 **Contact Info**

Address **PO BOX 982238,
EL PASO TX 79998**

Phone Number [\(800\) 421-2110](tel:(800)421-2110)

 **Comment**

Current:

Account closed at consumer's request.

Previous:

Account closed at consumer's request.

Dec 2021

BEST BUY/CBNA

 **Account Info**

Account Name **BEST BUY/CBNA**

Account Number	603535XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	07/23/2022
Status	Open/Never late.
Status Updated	May 2024
Balance	\$0
Balance Updated	05/11/2024
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$4,000
Highest Balance	\$3,176
Terms	-

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	—	—	—	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met

 **Balance Histories**

Date	Balance	Scheduled Payment	Paid
Apr 2024	\$0	\$0	\$0 on 11/10/2023
Mar 2024	\$0	\$0	\$0 on 11/10/2023
Feb 2024	\$0	\$0	\$0 on 11/10/2023
Jan 2024	\$0	\$0	\$0 on 11/10/2023
Dec 2023	\$0	\$0	\$0 on 11/10/2023
Nov 2023	\$0	\$0	\$0 on 11/10/2023
Oct 2023	\$907	\$30	\$0 on 9/22/2023
Sep 2023	\$1,207	\$30	\$0 on 8/15/2023
Aug 2023	\$1,705	\$30	\$0 on 7/31/2023
Jul 2023	\$1,903	\$30	\$0 on 12/16/2022

Date	Balance	Scheduled Payment	Paid
Jun 2023	\$0	\$0	\$0 on 12/16/2022
May 2023	\$0	\$0	\$0 on 12/16/2022
Apr 2023	\$0	\$0	\$0 on 12/16/2022
Mar 2023	\$0	\$0	\$0 on 12/16/2022
Feb 2023	\$0	\$0	\$0 on 12/16/2022
Jan 2023	\$0	\$0	\$0 on 12/16/2022
Dec 2022	\$349	\$30	\$0 on 8/16/2022
Nov 2022	\$0	\$0	\$0 on 8/16/2022
Oct 2022	\$0	\$0	\$0 on 8/16/2022
Sep 2022	\$0	\$0	\$0 on 8/16/2022
Aug 2022	\$3,176	\$32	\$0

Additional info

Between Aug 2022 and Apr 2024, your credit limit/high balance was \$4,000



Contact Info

Address

PO BOX 6497,
SIOUX FALLS SD 57117

Phone Number

[\(888\) 237-8289](tel:(888)237-8289)

BEST BUY/CBNA



Account Info

Account Name	BEST BUY/CBNA
Account Number	603535XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	11/09/2023
Status	Open/Never late.
Status Updated	May 2024
Balance	\$476
Balance Updated	05/30/2024
Recent Payment	-
Monthly Payment	\$30

Credit Limit	\$4,000
Highest Balance	\$3,257
Terms	-

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ Current / Terms met

 **Balance Histories**

Date	Balance	Scheduled Payment	Paid
Apr 2024	\$961	\$48	\$0 on 4/22/2024
Mar 2024	\$1,623	\$67	\$0 on 3/20/2024
Feb 2024	\$1,973	\$73	\$0 on 2/21/2024
Jan 2024	\$2,121	\$82	\$0 on 1/17/2024
Dec 2023	\$2,318	\$85	\$0 on 12/20/2023
Nov 2023	\$3,257	\$33	\$0

Additional info

Between Nov 2023 and Apr 2024, your credit limit/high balance was \$4,000

 **Contact Info**

Address **PO BOX 6497,
SIOUX FALLS SD 57117**

Phone Number **[\(888\) 237-8289](tel:(888)237-8289)**

CITI CARDS/CITIBANK

 **Account Info**

Account Name **CITI CARDS/CITIBANK**

Account Number **518941XXXXXXXXXX**

Account Type **Credit Card**

Responsibility **Individual**

Date Opened	01/26/2023
Status	Paid, Closed/Never late.
Status Updated	May 2023
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$11,700
Highest Balance	\$903
Terms	-
On Record Until	May 2033

 **Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2023	—	✓	✓	✓	CLS	—	—	—	—	—	—	—
✓	Current / Terms met		CLS	Closed								

This account is scheduled to continue on record until May 2033.

 **Balance Histories**

Date	Balance	Scheduled Payment	Paid
Apr 2023	\$0	\$0	\$0 on 3/24/2023
Mar 2023	\$903	\$41	\$0 on 2/24/2023
Feb 2023	\$474	\$41	\$0

Additional info

Between Feb 2023 and Apr 2023, your credit limit/high balance was \$11,700

 **Contact Info**

Address **PO BOX 6241,
SIOUX FALLS SD 57117**

Phone Number **[\(800\) 950-5114](tel:(800)950-5114)**

 **Comment**

Current:

Account closed at consumer's request.

Previous:

None

COMENITYCAPITAL/ACADMY



Account Info

Account Name	COMENITYCAPITAL/ACADMY
Account Number	778840XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	12/17/2023
Status	Open/Never late.
Status Updated	May 2024
Balance	\$0
Balance Updated	05/27/2024
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$1,400
Highest Balance	\$0
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-	-	✓

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Apr 2024	\$0	\$0	\$0
Mar 2024	\$0	\$0	\$0
Feb 2024	\$0	\$0	\$0
Jan 2024	\$0	\$0	\$0
Dec 2023	\$0	\$0	\$0

Additional info

Between Dec 2023 and Apr 2024, your credit limit/high balance was \$1,400



Contact Info

Address

PO BOX 182120,
COLUMBUS OH 43218

JPMCB CARD



Account Info

Account Name	JPMCB CARD
Account Number	426684XXXXXXXXXX
Account Type	Credit card
Responsibility	Individual
Date Opened	12/02/2023
Status	Open/Never late.
Status Updated	June 2024
Balance	\$2,535
Balance Updated	06/02/2024
Recent Payment	-
Monthly Payment	\$40
Credit Limit	\$13,500
Highest Balance	\$5,788
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	✓	-	-	-	-	-	-

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
May 2024	\$5,788	\$57	\$0 on 1/25/2024
Apr 2024	\$0	\$0	\$0 on 1/25/2024
Mar 2024	\$0	\$0	\$0 on 1/25/2024

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$0	\$0	\$0 on 1/25/2024
Jan 2024	\$0	\$0	\$0 on 1/25/2024
Jan 2024	\$99	\$40	\$0

Additional info

Between Jan 2024 and May 2024, your credit limit/high balance was \$13,500



Contact Info

Address

PO BOX 15369,
WILMINGTON DE 19850

Phone Number

[\(800\) 945-2000](tel:(800)945-2000)

NORDSTROM/TD BANK USA



Account Info

Account Name	NORDSTROM/TD BANK USA
Account Number	414721XXXXXXXXXX
Account Type	Credit Card
Responsibility	Authorized user
Date Opened	04/25/2015
Status	Paid, Closed/Never late.
Status Updated	Mar 2024
Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Credit Limit	\$2,000
Highest Balance	\$3,093
Terms	-
On Record Until	Mar 2034



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met CLS Closed

This account is scheduled to continue on record until Mar 2034.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Feb 2024	\$0	\$0	\$0 on 4/5/2018
Jan 2024	\$0	\$0	\$0 on 4/5/2018
Dec 2023	\$0	\$0	\$0 on 4/5/2018
Nov 2023	\$0	\$0	\$0 on 4/5/2018
Oct 2023	\$0	\$0	\$0 on 4/5/2018
Sep 2023	\$0	\$0	\$0 on 4/5/2018
Aug 2023	\$0	\$0	\$0 on 4/5/2018
Jul 2023	\$0	\$0	\$0 on 4/5/2018
Jun 2023	\$0	\$0	\$0 on 4/5/2018
May 2023	\$0	\$0	\$0 on 4/5/2018
Apr 2023	\$0	\$0	\$0 on 4/5/2018
Mar 2023	\$0	\$0	\$0 on 4/5/2018
Feb 2023	\$0	\$0	\$0 on 4/5/2018
Jan 2023	\$0	\$0	\$0 on 4/5/2018
Dec 2022	\$0	\$0	\$0 on 4/5/2018
Nov 2022	\$0	\$0	\$0 on 4/5/2018
Oct 2022	\$0	\$0	\$0 on 4/5/2018
Sep 2022	\$0	\$0	\$0 on 4/5/2018
Aug 2022	\$0	\$0	\$0 on 4/5/2018

Date	Balance	Scheduled Payment	Paid
Jul 2022	\$0	\$0	\$0 on 4/5/2018
Jun 2022	\$0	\$0	\$0 on 4/5/2018

Additional info

Between Jun 2022 and Feb 2024, your credit limit/high balance was \$2,000



Contact Info

Address

13531 E CALEY AVE,
ENGLEWOOD CO 80111



Comment

Current:

Closed due to inactivity

Previous:

None

TDRCS/JORDANSFURNITURE



Account Info

Account Name	TDRCS/JORDANSFURNITURE
Account Number	600610XXXXXXXXXX
Account Type	Charge Card
Responsibility	Individual
Date Opened	09/11/2021
Status	Open/Never late.
Status Updated	May 2024
Balance	\$0
Balance Updated	05/31/2024
Recent Payment	-
Monthly Payment	\$0
Credit Limit	\$10,000
Highest Balance	\$4,947
Terms	-



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	✓	✓	✓	✓	✓	—	—	—	—	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met



Balance Histories

Date	Balance	Scheduled Payment	Paid
Apr 2024	\$0	\$0	\$0 on 4/14/2023
Mar 2024	\$0	\$0	\$0 on 4/14/2023
Feb 2024	\$0	\$0	\$0 on 4/14/2023
Jan 2024	\$0	\$0	\$0 on 4/14/2023
Dec 2023	\$0	\$0	\$0 on 4/14/2023
Nov 2023	\$0	\$0	\$0 on 4/14/2023
Oct 2023	\$0	\$0	\$0 on 4/14/2023
Sep 2023	\$0	\$0	\$0 on 4/14/2023
Aug 2023	\$0	\$0	\$0 on 4/14/2023
Jul 2023	\$0	\$0	\$0 on 4/14/2023
Jun 2023	\$0	\$0	\$0 on 4/14/2023
May 2023	\$0	\$0	\$0 on 4/14/2023
Apr 2023	\$0	\$0	\$200 on 4/14/2023
Mar 2023	\$200	\$69	\$100 on 3/10/2023
Feb 2023	\$300	\$69	\$100 on 2/7/2023
Jan 2023	\$400	\$69	\$100 on 1/13/2023
Dec 2022	\$500	\$69	\$100 on 12/9/2022
Nov 2022	\$600	\$69	\$200 on 11/2/2022
Oct 2022	\$800	\$69	\$200 on 10/14/2022
Sep 2022	\$1,000	\$69	\$200 on 9/15/2022

Date	Balance	Scheduled Payment	Paid
Aug 2022	\$1,200	\$69	\$1,000 on 8/19/2022
Jul 2022	\$2,400	\$69	\$200 on 7/6/2022
Jun 2022	\$2,600	\$69	\$200 on 6/13/2022

Additional info

Between Jun 2022 and Apr 2024, your credit limit/high balance was \$10,000



Contact Info

Address

1000 MACARTHUR BLVD,
MAHWAH NJ 07430

Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

No public records reported.

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

**COMENITYCA
PITAL/ACADM
Y**

Inquired on
12/17/2023

PO BOX
182120
COLUMBUS
OH, 43218

Charge Card. This inquiry is scheduled to continue on record until Jan 2026.

JPMCB CARD

Inquired on
12/02/2023

PO BOX 15077
WILMINGTON
DE, 19850

Credit card with 0 Months repayment terms. This inquiry is scheduled to continue on record until Jan 2026.

**CITBANK NA.,
BEST BUY**

Inquired on
11/09/2023

5800 S
CORPORATE
PL SIOUX
FALLS SD,
57108

Unspecified. This inquiry is scheduled to continue on record until Dec 2025.

JPMCB CARD

Inquired on
10/02/2023

PO BOX 15077
WILMINGTON
DE, 19850

Credit card with 0 Months repayment terms. This inquiry is scheduled to continue on record until Nov 2025.

**CITBANK NA.,
BEST BUY**

Inquired on
07/01/2023

5800 S
CORPORATE
PL SIOUX
FALLS SD,
57108

Unspecified. This inquiry is scheduled to continue on record until Aug 2025.

**CITI
CARDS/CITIBA
NK**

Inquired on
01/26/2023

PO BOX 6241
SIOUX FALLS
SD, 57117

Unspecified. This inquiry is scheduled to continue on record until Feb 2025.

**CITBANK NA.,
BEST BUY**

Inquired on
07/23/2022

5800 S
CORPORATE
PL SIOUX
FALLS SD,
57108

Unspecified. This inquiry is scheduled to continue on record until Aug 2024.

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit score.

AMERICAN EXPRESS

Inquired on 08/08/2023

PO BOX
981537,
EL PASO TX
79998
[\(800\) 874-2717](tel:(800)874-2717)

AMERICAN EXPRESS 2

Inquired on 06/06/2024

PO BOX
981537,
EL PASO TX
79998
[\(800\) 874-2717](tel:(800)874-2717)

BARCLAYS BANK DELAWARE

Inquired on 03/18/2024

100 SOUTH WEST AVE,
WILMINGTON DE 19801
[\(866\) 283-6635](tel:(866)283-6635)

BK OF AMER

Inquired on 05/16/2024, 04/19/2024, 01/23/2024, 12/15/2023, 11/21/2023, 10/20/2023, 09/22/2023 and 06/23/2023

1000 SAMOSET DR,
NEWARK DE 19713
[\(800\) 421-2110](tel:(800)421-2110)

COMENITY CAPITAL BANK

Inquired on 12/17/2023

PO BOX 182789,
COLUMBUS OH 43218

COMENITY SERVICING LLC

Inquired on 03/19/2024

PO BOX 182789,
COLUMBUS OH 43218

COMENITY SERVICING LLC

Inquired on 12/17/2023

PO BOX 182120,
COLUMBUS OH 43218

COMENITYCAPITAL/ACADMY

Inquired on 12/17/2023

PO BOX 182120,
COLUMBUS OH 43218

CONSUMERINFO.COM

Inquired on 04/05/2024

475 ANTON BLVD,
COSTA MESA CA 92626

CREDIT KARMA

Inquired on 06/01/2024, 05/29/2024, 05/25/2024, 05/22/2024, 05/18/2024, 05/15/2024, 05/11/2024, 05/08/2024, 05/04/2024, 05/01/2024, 04/27/2024, 04/24/2024, 04/20/2024, 04/17/2024,

CREDIT KARMA

Inquired on 05/17/2024, 05/12/2024, 05/09/2024, 05/08/2024, 05/07/2024, 05/04/2024, 05/03/2024, 05/02/2024, 05/01/2024, 04/30/2024, 04/28/2024, 04/27/2024, 04/24/2024, 04/22/2024,

CREDIT KARMA INC

Inquired on 02/01/2024

760 MARKET ST FL 2,
SAN FRANCISCO CA 94102
[\(415\) 510-5272](tel:(415)510-5272)

04/13/2024,
04/10/2024,
04/06/2024,
04/03/2024,
03/30/2024,
03/27/2024,
03/23/2024,
03/20/2024,
03/16/2024,
03/13/2024,
03/09/2024,
03/06/2024,
03/02/2024,
02/28/2024,
02/24/2024,
02/21/2024,
02/17/2024,
02/14/2024,
02/10/2024,
02/07/2024 and
02/03/2024

760 MARKET
ST FL 2,
SAN
FRANCISCO
CA 94102

04/19/2024,
04/12/2024,
04/06/2024,
04/05/2024,
04/03/2024,
04/01/2024,
03/31/2024,
03/30/2024,
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03/27/2024,
03/13/2024,
03/06/2024,
03/05/2024,
03/03/2024,
03/02/2024,
03/01/2024,
02/29/2024,
02/27/2024,
02/15/2024,
02/12/2024,
02/11/2024 and
02/09/2024

760 MARKET
ST FL 2,
SAN
FRANCISCO
CA 94102
[\(415\) 510-5272](tel:(415)510-5272)

**DISCOVER
FINANCIAL
SVCS**

Inquired on
12/01/2023,
10/06/2023 and
09/29/2023

PO BOX 15157,
WILMINGTON
DE 19850
[\(800\) 347-2683](tel:(800)347-2683)

**EQUIFAX
CONSUMER
SVCS**

Inquired on
02/01/2024

PO BOX
740241,
ATLANTA GA
30374
[\(800\) 685-1111](tel:(800)685-1111)

EXPERIAN

Inquired on
06/10/2024 and
04/05/2024

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
06/10/2024

475 ANTON
BLVD,
COSTA MESA
CA 92626

EXPERIAN

Inquired on
06/06/2024,
06/05/2024,

EXPERIAN

Inquired on
06/05/2024,
05/07/2024,

**EXPERIAN
CREDITMATC
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**EXPERIAN
CREDITMATC
H**

05/30/2024,
05/26/2024,
05/16/2024,
05/08/2024,
05/03/2024,
05/02/2024,
04/30/2024,
04/21/2024,
04/18/2024 and
04/05/2024

475 ANTON
BLVD,
COSTA MESA
CA 92626
[\(866\) 431-
3471](tel:(866)431-3471)

04/29/2024,
01/03/2024,
12/28/2023,
12/18/2023,
12/17/2023,
12/02/2023,
11/29/2023,
11/10/2023,
11/09/2023 and
10/02/2023

475 ANTON
BLVD,
COSTA MESA
CA 92626

Inquired on
06/06/2024,
06/05/2024,
05/30/2024,
05/26/2024,
05/08/2024,
05/03/2024,
04/30/2024,
04/21/2024 and
04/05/2024

475 ANTON
BLVD # D4,
COSTA MESA
CA 92626

Inquired on
06/03/2024,
06/02/2024,
06/01/2024,
05/31/2024,
05/30/2024,
05/29/2024,
05/28/2024,
05/27/2024,
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04/11/2024,
04/10/2024,
04/09/2024,
04/08/2024,
04/07/2024,
04/06/2024 and
04/05/2024

475 ANTON
BLVD # D4,
COSTA MESA

CA 92626
JPMCB CARD

Inquired on
06/04/2024

PO BOX 15298,
WILMINGTON
DE 19850
[\(800\) 432-3117](tel:(800)432-3117)

**EXPERIAN CS
IDENTITY**

Inquired on
05/26/2024,
05/08/2024,
04/26/2024,
04/23/2024,
04/05/2024,
03/26/2024,
02/26/2024,
02/11/2024,
01/26/2024,
12/26/2023,
12/18/2023,
11/26/2023,
11/25/2023,
11/09/2023,
10/30/2023 and
09/21/2023

535 ANTON
BLVD STE 100,
COSTA MESA
CA 92626

**FLORIDA
POWER &
LIGHT CO**

Inquired on
02/14/2024

4200 W
FLAGLER ST,
CORAL
GABLES FL
33134

**FLORIDA
POWER &
LIGHT CO**

Inquired on
02/14/2024

None Provided

JPMCB CARD

Inquired on
06/01/2024,
09/14/2023 and
07/31/2023

JPMCB CARD

Inquired on
05/03/2024

PO BOX 15077,
WILMINGTON
DE 19850

JPMCB CARD

Inquired on
12/02/2023 and
10/02/2023

PO BOX 15298,
WILMINGTON

JPMCB CARD

Inquired on
12/02/2023 and
10/02/2023

PO BOX 15298,
WILMINGTON

PO BOX 15298,
WILMINGTON
DE 19850
[\(800\) 432-3117](tel:(800)432-3117)

[\(800\) 453-9719](tel:(800)453-9719)

DE 19850
[\(800\) 432-3117](tel:(800)432-3117)

DE 19850
[\(800\) 432-3117](tel:(800)432-3117)

**LENDINGCLUB
CORP**

Inquired on
05/08/2024,
04/21/2024 and
04/05/2024

595 MARKET
ST # 200,
SAN
FRANCISCO
CA 94105

TD BANK

Inquired on
04/19/2024

PO BOX 84037,
COLUMBUS
GA 31908
[\(207\) 828-7176](tel:(207)828-7176)

**TD RETAIL
CARD
SERVICES/HU
B**

Inquired on
05/15/2024

1000
MACARTHUR
BLVD,
MAHWAH NJ
07430
[\(866\) 729-7072](tel:(866)729-7072)

Important Messages

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

Contact Experian

Online

Visit Experian.com/dispute to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud

Phone

Monday - Friday
9am to 5pm
[\(855\) 414-6047](tel:(855)414-6047)

Alerts, and Security Freezes, visit
Experian.com/help

Mail

Experian

PO Box 9701
Allen, TX 75013

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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). Here is a summary of your major rights under the FCRA. **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, D.C. 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 file 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 in 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 additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness 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 5OPTOUT (1 888 567 8688).

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.

Identity theft victims and active duty military personnel have additional rights. For more Information, visit www.consumerfinance.gov/learnmore.

Consumers Have The Right To Obtain A Security Freeze

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.

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.

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.

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 more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

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

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

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

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

d. Federal Credit Unions

PLEASE CONTACT:

a. Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

b. Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580

a. Office of the Comptroller of the Currency
Customer Assistance Group
P.O. Box 53570
Houston, TX 77052

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

c. Division of Depositor and Consumer Protection
National Center for Consumer and Depositor Assistance
Federal Deposit Insurance Corporation
1100 Walnut Street, Box #11
Kansas City, MO 64106

d. National Credit Union Administration
Office of Consumer Financial Protection
1775 Duke Street

Alexandria, VA 22314

3. Air carriers

Assistant General Counsel for
Office of Aviation Consumer
Protection
Department of Transportation
1200 New Jersey Avenue SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Public Assistance,
Governmental Affairs, and
Compliance
Surface Transportation Board
395 E Street SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and
Stockyards Division Regional
Office

6. Small Business Investment Companies

Associate Administrator,
Office of Capital Access
United States Small Business
Administration
409 Third Street SW, Suite
8200
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange
Commission
100 F Street NE
Washington, DC 20549

**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

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

FTC Regional Office for region
in which the creditor operates
or Federal Trade Commission:
Consumer Response Center -
FCRA
Washington, DC 20580
(877) 382-4357

Notification of Rights

- [Notification of Rights for California Consumers](#)
- [Notification of Rights for Colorado Consumers](#)
- [Notification of Rights for Connecticut Consumers](#)
- [Notification of Rights for Maryland Consumers](#)
- [Notification of Rights for Massachusetts Consumers](#)
- [Notification of Rights for Texas Consumers](#)
- [Notification of Rights for Vermont Consumers](#)
- [Notification of Rights for Washington Consumers](#)