

Personal Credit Report for:
TYLER CARMICKLE

File Number:
466220957

Date Created:
01/25/2026

Visit transunion.com/dispute to start a dispute online.

If you are experiencing a financial hardship related to a public health emergency or your personal circumstances, you can add a consumer statement to your credit file to explain your situation by visiting us at www.transunion.com/credit-help .

 Personal Information

You have been on our files since 07/25/2024. Your SSN has been masked for your protection.

Credit Report Date

01/25/2026

Social Security Number

XXX-XX-1707

Date of Birth

04/21/2006

Name

TYLER CARMICKLE

Addresses

Current Address

2102 TALLOW DR APT 10010 PORTLAND, TX 78374-3050

Date Reported

07/25/2024

Phone Numbers

Phone Number

(650) 489-5237

 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.

 TransUnion is now including some Buy Now, Pay Later (BNPL) installment loans, also known as a "point-of-sale installment loans" on credit reports. At this time, BNPL information provided to TransUnion is visible to you, but scoring providers, lenders, insurers or other authorized companies that may access your credit report will not be able to use this data. As a result, it will not affect credit decisions or credit scores calculated using TransUnion data. In the future, Buy Now, Pay Later may be factored in to credit scores and credit decisions (for example, account opening or account review decisions). Visit our [FAQs](#)  to learn more.

You have no accounts reported.

 Inquiries

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name		
CAPITAL ONE		
Location	Requested On	Phone
15000 CAPITAL ONE DRIVE RICHMOND, VA 23238	01/24/2026	(800) 955-7070
Inquiry Type		
Individual		

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		
TYLER CARMICKLE via TRANSUNION INTERACTIVE IN		
Location	Requested On	Phone
100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	01/25/2026, 01/25/2026, 01/24/2026	(855) 681-3196
TU INTERACTIVE		
Location	Requested On	Phone
100 CROSS ST 202 SAN LUIS OBISPO, CA 93401	01/25/2026	(844) 580-6816

UPGRADE

Location	Requested On	Phone
275 BATTERY ST SUITE 2300	01/25/2026	(844) 319-3909
SAN FRANCISCO, CA 94104		

TYLER CARMICKLE via CREDITWISE CAPITAL1 TU-A

Location	Requested On	Phone
CAPITAL ONE	01/24/2026	(800) 227-4825
PO BOX 302895		
SALT LAKE CITY, UT 84130		

TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202	01/24/2026	(844) 580-6816
SAN LUIS OBISPO, CA 93401		

CAPITAL ONE

Location	Requested On	Phone
PO BOX 30281	01/24/2026	(800) 955-7070
SALT LAKE CITY, UT 84130		

CAPITAL ONE

Location	Requested On	Phone
15000 CAPITAL ONE DRIVE	01/24/2026	(800) 955-7070
RICHMOND, VA 23238		

WEBBANKKLARNA

Location	Requested On	Phone
629 NORTH HIGH STREET SUITE 300 COLUMBUS, OH 43215	09/24/2025	(844) 552-7621
CREDIT KARMA via TUCI CREDIT KARMA TUNA		
Location	Requested On	Phone
100 CROSS STREET SUITE 101 SAN LUIS OBISPO, CA 93401	07/29/2024, 07/25/2024	(844) 580-6816

 Additional Information

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

Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

Name		Requested On
TYLER CARMICKLE		01/24/2026
Address	Phone	
2102 TALLOW DR PORTLAND, TX 78374-3050	(650) 489-5237	

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

- **Online:**

To report an inaccuracy, please visit: service.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 Monday - Friday 8 AM - 11 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on 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 NW, 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). Here is a summary of your major rights under 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 NW, 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 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 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 1-888-5-OPTOUT (1-888-567-8688).

- The following FCRA right applies with respect to nationwide consumer reporting agencies:
- **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.
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.
To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.
 - Equifax: 1-800-525-6285; www.equifax.com 
 - Experian: 1-888-397-3742; www.experian.com 
 - TransUnion: 1-800-680-7289; www.transunion.com 
- **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:

a. Consumer Financial
Protection Bureau

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

1700 G Street, N.W.
Washington, DC 20552

b. Federal Trade
Commission
Consumer Response
Center

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

600 Pennsylvania
Avenue, N.W.
Washington, DC 20580
(877) 382-4357

a. Office of the
Comptroller of the
Currency

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

Customer Assistance
Group

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

P.O. Box 53570
Houston, TX 77052

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. Division of Depositor
and

Consumer Protection
National Center for
Consumer

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

and Depositor
Assistance

Federal Deposit
Insurance

Corporation
1100 Walnut Street,
Box #11

Kansas City, MO 64106

d. National Credit Union
Administration

Office of Consumer

d. Federal Credit Unions

Financial Protection
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Asst. General Counsel
for Office of Aviation
Protection
Department of
Transportation
1200 New Jersey
Avenue, S.E.
Washington, DC 20590
Office of Public
Assistance,
Governmental Affairs,
and

4. Creditors Subject to the Surface Transportation Board

Compliance Surface
Transportation Board
395 E Street, S.W.
Washington, DC 20423
Nearest Packers and
Stockyards Division
Regional Office
Associate

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

Administrator, Office of
Capital Access
United States Small
Business
Administration
409 Third Street, S.W.,
Suite 8200

6. Small Business Investment Companies

Washington, DC 20416
Securities and
Exchange Commission
100 F Street, N.E.
Washington, DC 20549
Farm Credit

7. Brokers and Dealers

8. Institutions that are members of the Farm Credit System

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

TEXAS BILL OF RIGHTS

As of September 1, 2003 you have the right to place a security alert in your consumer file, which will warn anyone who receives information in your consumer file that your identity may have been used without your consent and that recipients of your consumer file information are advised to verify your identity prior to issuing credit. The security alert may prevent credit, loans, and services from being approved in your name without your consent. The security alert may delay or interfere with the timely approval of any subsequent request or application you make that involves access to your credit information such as a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, and an extension of credit at point of sale. The security alert will remain on your consumer file for not less than 1 year after the date the security alert is placed on your file. You have the right to obtain a free copy of your consumer file every 45 days while the security alert is in effect. A security alert may be requested by calling 800-680-7289 or it may be requested in writing by sending a request to TransUnion Security Alert, Post Office Box 2000, Chester, PA 19016.

You have the following rights to file action in court or arbitrate disputes:

- (1) An action to enforce an obligation of a consumer reporting agency to a consumer under the Texas Regulation of Consumer Credit Reporting Agencies (Texas Business and Commerce Code Chapter 20) may be brought in court as provided by the FCRA, as amended, or, if agreed to by both parties, may be submitted to binding arbitration after you have followed all dispute procedures in Section 20.06 and have received the notice specified in Section 20.06(f) in the manner provided by the rules of the American Arbitration Association.
- (2) A decision rendered by an arbitrator does not affect the validity of an obligation or debt owed by the consumer to any party.
- (3) A prevailing party in an action or arbitration proceeding shall be compensated for the party's attorney fees and costs of the proceeding as determined by the court or arbitration.
- (4) A consumer may not submit to arbitration more than one action against a particular consumer reporting agency during any 120-day period.
- (5) The results of an arbitration action brought against a consumer reporting agency doing business in Texas shall be communicated in a timely manner to

other consumer reporting agencies doing business in Texas.

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

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

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 .