

Report #: 62d4d4d4-6751-cffb-91a7-45c9adc8ffd3

Member ID: KU89193864

Report Date: 09/23/2016

Bureau	Current Score	Target Score	Max Score	Action Points		
				Short Term	Long Term	Immediate
TransUnion 	677	850	748	53	31	71

Credit Summary

Total Accounts 10	Open Revolving 5	Balances - Revolving \$0	Credit Utilization \$4510 - 65%
Positive Accounts 9	Open Installments 0	Balances - Installments \$0	Available Credit \$6900
Negative Accounts 0	Open Mortgages 0	Balances - Open Mortgages \$0	Oldest Account CAPITAL ONE AUTO (217M)
Delinquent Accounts 0	Open Autos 1	Balances - Open Autos \$0	Newest Account BARCLAYS CR US (13M)
Open Accounts 6	Open Student Loans 0	Balances - Store Cards \$0	Public Records 0
Closed Accounts 3	Open Collections 1		Inquiries 3

Account Information	Account Details	Payment History																																																														
BARCLAYS CR US 94694504261000**** Address: PO BOX 9500 WILKES BARRE , PA 18773 Phone: 888-272-5543	<table border="1"> <thead> <tr> <th>TYPE</th> <th>DATE</th> </tr> </thead> <tbody> <tr> <td> Keep Transaction Activity After</td> <td>29th</td> </tr> <tr> <td><input checked="" type="checkbox"/> Best Date To Make Payment By</td> <td>17th</td> </tr> <tr> <td> Keep Balance Under</td> <td>\$232</td> </tr> <tr> <td> Current - Balance Ratio</td> <td>38%</td> </tr> </tbody> </table>	TYPE	DATE	Keep Transaction Activity After	29 th	<input checked="" type="checkbox"/> Best Date To Make Payment By	17 th	Keep Balance Under	\$232	Current - Balance Ratio	38%	<table border="1"> <tbody> <tr> <td>2016</td> <td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>2015</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>2014</td> <td>OK</td><td>OK</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>	2016	UR	UR	UR	UR	UR	UR							2015	UR	UR	2014	OK	OK	UR	UR	YEAR	J	F	M	A	M	J	J	A	S	O	N	D																		
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<p>SYNCB/CARECR 60191830****</p> <p>Address: C/O PO BOX 965036 ORLANDO , FL 32896 Phone: 866-396-8254</p>	<table border="1"> <thead> <tr> <th>TYPE</th> <th>DATE</th> </tr> </thead> <tbody> <tr> <td>Keep Transaction Activity After</td> <td>19th</td> </tr> <tr> <td>Best Date To Make Payment By</td> <td>7th</td> </tr> <tr> <td>Keep Balance Under</td> <td>\$120</td> </tr> <tr> <td>Current - Balance Ratio</td> <td>73%</td> </tr> </tbody> </table>	TYPE	DATE	Keep Transaction Activity After	19 th	Best Date To Make Payment By	7 th	Keep Balance Under	\$120	Current - Balance Ratio	73%	<table border="1"> <tr><td>2016</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><td></td><td></td><td></td><td></td></tr> <tr><td>2015</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><td>OK</td><td>OK</td></tr> <tr><td>2014</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><td>OK</td><td>OK</td></tr> <tr><td>2013</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><td>OK</td><td>OK</td></tr> <tr><td>2012</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</td></tr> <tr> <th>YEAR</th> <th>J</th><th>F</th><th>M</th><th>A</th><th>M</th><th>J</th><th>J</th><th>A</th><th>S</th><th>O</th><th>N</th><th>D</th><td></td><td></td> </tr> </table>	2016	OK							2015	OK	2014	OK	2013	OK	2012										OK	OK	OK	OK	OK	YEAR	J	F	M	A	M	J	J	A	S	O	N	D																																																
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Bureau	Current Score	Target Score	Max Score	Action Points		
EQUIFAX®	670	850	741	Short Term	Long Term	Immediate
				53	33	71

Credit Summary

Total Accounts 12	Open Revolving 5	Balances - Revolving \$0	Credit Utilization \$4510 - 64%
Positive Accounts 9	Open Installments 0	Balances - Installments \$0	Available Credit \$7000
Negative Accounts 2	Open Mortgages 0	Balances - Open Mortgages \$0	Oldest Account CAPITAL ONE AUTO (227M)
Delinquent Accounts 0	Open Autos 2	Balances - Open Autos \$0	Newest Account BARCLAYS CR US (13M)
Open Accounts 7	Open Student Loans 0	Balances - Store Cards \$0	Public Records 0
Closed Accounts 4	Open Collections 1		Inquiries 5

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CHASE
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 WILKES BARRE , PA 18773
Phone: 888-272-5543

TYPE	DATE
Keep Transaction Activity After	22 nd
Best Date To Make Payment By	10 th
Current - Balance Ratio	NAN%

2016	UR	UR	UR	UR	UR	UR								
2015	UR													
2014	OK	OK	UR											
YEAR	J	F	M	A	M	J	J	A	S	O	N	D		

CITI CARDS
2323223232****

Address: PO BOX 30281 SALT
 LAKE CITY , UT 84130
Phone: 800-955-7070

TYPE	DATE
Keep Transaction Activity After	9 th
Best Date To Make Payment By	29 th
Keep Balance Under	\$40
Current - Balance Ratio	90%

None Available

SYNCB/CARECR
60191830****

Address: C/O PO BOX 965036
 ORLANDO , FL 32896
Phone: 866-396-8254

TYPE	DATE
Keep Transaction Activity After	19 th
Best Date To Make Payment By	7 th
Keep Balance Under	\$120
Current - Balance Ratio	73%

2016	OK													
2015	OK													
2014	OK													
2013	OK													
2012									OK	OK	OK	OK		
YEAR	J	F	M	A	M	J	J	A	S	O	N	D		

CREDITONEBNK
444796254322****

Address: PO BOX 98872, LAS
 VEGAS, NV 89193
Phone: 877-825-3242

TYPE	DATE
Keep Transaction Activity After	24 th
Best Date To Make Payment By	12 th
Keep Balance Under	\$64
Current - Balance Ratio	109%

2023	OK	OK	OK	OK	OK	OK	30	60	OK	OK				
2022	OK													
2021				OK										
YEAR	J	F	M	A	M	J	J	A	S	O	N	D		

Bureau	Current Score	Target Score	Max Score	Action Points		
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Report Date: 09/23/2016

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<p>BARCLAYS CR US 94694504261000****</p> <p>Address: PO BOX 9500 WILKES BARRE, PA 18773 Phone: 888-272-5543</p>	<table border="1"> <thead> <tr> <th>TYPE</th> <th>DATE</th> </tr> </thead> <tbody> <tr> <td>Keep Transaction Activity After</td> <td>14th</td> </tr> <tr> <td>Best Date To Make Payment By</td> <td>2nd</td> </tr> <tr> <td>Keep Balance Under</td> <td>\$232</td> </tr> <tr> <td>Current - Balance Ratio</td> <td>38%</td> </tr> </tbody> </table>	TYPE	DATE	Keep Transaction Activity After	14 th	Best Date To Make Payment By	2 nd	Keep Balance Under	\$232	Current - Balance Ratio	38%	<table border="1"> <tbody> <tr> <td>2016</td> <td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>2015</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><td>UR</td><td>UR</td> </tr> <tr> <td>2014</td> <td>OK</td><td>OK</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>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><td></td><td></td> </tr> </tbody> </table>	2016	UR	UR	UR	UR	UR	UR									2015	UR	UR	2014	OK	OK	UR	UR	YEAR	J	F	M	A	M	J	J	A	S	O	N	D																																																						
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<p>CAPITAL ONE 40034495****</p> <p>Address: PO BOX 30281 SALT LAKE CITY, UT 84130 Phone: 800-955-7070</p>	<table border="1"> <thead> <tr> <th>TYPE</th> <th>DATE</th> </tr> </thead> <tbody> <tr> <td>Keep Transaction Activity After</td> <td>12th</td> </tr> <tr> <td>Best Date To Make Payment By</td> <td>31st</td> </tr> <tr> <td>Keep Balance Under</td> <td>\$160</td> </tr> <tr> <td>Current - Balance Ratio</td> <td>93%</td> </tr> </tbody> </table>	TYPE	DATE	Keep Transaction Activity After	12 th	Best Date To Make Payment By	31 st	Keep Balance Under	\$160	Current - Balance Ratio	93%	<table border="1"> <tbody> <tr> <td>2016</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><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>2015</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><td>OK</td><td>OK</td> </tr> <tr> <td>2014</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>OK</td><td>UR</td><td>OK</td><td></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><td></td><td></td> </tr> </tbody> </table>	2016	OK								2015	OK	OK	2014											OK	UR	OK		YEAR	J	F	M	A	M	J	J	A	S	O	N	D																																																		
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<p>SYNCB/CARECR 60191830****</p> <p>Address: C/O PO BOX 965036 ORLANDO, FL 32896 Phone: 866-396-8254</p>	<table border="1"> <thead> <tr> <th>TYPE</th> <th>DATE</th> </tr> </thead> <tbody> <tr> <td>Keep Transaction Activity After</td> <td>19th</td> </tr> <tr> <td>Best Date To Make Payment By</td> <td>7th</td> </tr> <tr> <td>Keep Balance Under</td> <td>\$120</td> </tr> <tr> <td>Current - Balance Ratio</td> <td>73%</td> </tr> </tbody> </table>	TYPE	DATE	Keep Transaction Activity After	19 th	Best Date To Make Payment By	7 th	Keep Balance Under	\$120	Current - Balance Ratio	73%	<table border="1"> <tbody> <tr> <td>2016</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><td></td><td></td><td></td><td></td> </tr> <tr> <td>2015</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><td>OK</td><td>OK</td> </tr> <tr> <td>2014</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><td>OK</td><td>OK</td> </tr> <tr> <td>2013</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><td>OK</td><td>OK</td> </tr> <tr> <td>2012</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>OK</td><td>OK</td><td>OK</td><td>OK</td><td>OK</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><td></td><td></td> </tr> </tbody> </table>	2016	OK							2015	OK	OK	2014	OK	OK	2013	OK	2012										OK	OK	OK	OK	OK	YEAR	J	F	M	A	M	J	J	A	S	O	N	D																																														
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