

Personal Credit Report for:
CORY OLIVER

File Number:
456996075

Date Created:
01/24/2025

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 08/09/2022. Your SSN has been masked for your protection.

Credit Report Date

01/24/2025

Social Security Number

XXX-XX-6097

Date of Birth

08/08/2004

Name

CORY D. CRANDALL

Addresses

Current Address

803 HERKIMER RD UTICA, NY 13502-2614

Date Reported

08/09/2022

Phone Numbers

Phone Number

(315) 335-4446

Phone Number

(315) 864-4528

Phone Number

(315) 507-0207

Phone Number

(315) 368-8315

Employers

Employer

PRICE CHOPPER

Occupation

BAKERY

Date Verified

08/13/2024

PEOPLE FIRST

Occupation

SUPERVISOR

Date Verified

08/10/2022

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.

Payment/Remarks Key

Ratings

OK Current, paying or paid as agreed

N/R Not Reported

X Unknown

30 Account 30 days late

60 Account 60 days late

90 Account 90 days late

120 Account 120 or more days late

COL Transferred to collection

vs Voluntarily surrendered
RPO Repossession
c/o Charged off by account provider
FC Foreclosure

Remarks

AAP: Loan assumed by another party
ACQ: Acquired from another lender
ACR: Account closed due to refinance
ACT: Account closed due to transfer
AFR: Account acquired by RTC/FDIC
AID: Account information disputed by consumer
AJP: Adjustment pending
AMD: Active military duty
AND: Affected by natural disaster
BAL: Balloon payment
BKL: Included in bankruptcy
BKW: Bankruptcy withdrawn
CAD: Dispute account/closed by consumer
CBC: Account closed by consumer
CBD: Dispute resolved/consumer disagrees/closed by consumer
CBG: Canceled by credit grantor
CBL: Chapter 7 bankruptcy
CBR: Chapter 11 bankruptcy
CBT: Chapter 12 bankruptcy
CLA: Placed for collection
CLO: Closed
CLS: Credit line suspended
CRB: Collateral released–balance owing
CTR: Account closed–transfer to refinance
CTS: Contact subscriber
DDR: -none-
DLU: Deed in lieu
DM: Bankruptcy dismissed
DRC: Dispute resolved/consumer disagrees
DRG: Dispute resolved reported by credit grantor
ER: Election of remedy
ETB: Early termination/balance owing
ETI: Early termination by default
ETO: Early termination/obligation settled
ETS: Early termination/status pending
FCL: Foreclosure
FPD: Account paid, foreclosure started

FPI: Foreclosure initiated
FRD: Foreclosure collateral sold
FTB: Full termination/balance owing
FTO: Full termination/obligation satisfied
FTS: Full termination/status pending
INA: Inactive account
INP: Debt being paid through insurance
INS: Paid by insurance
IRB: Involuntary repossession/balance owing
IRE: Involuntary repossession
IRO: Involuntary repossession/obligation satisfied
JUG: Judgment granted
LA: Lease assumption
LMN: Loan Modified Not GOVT (government)
LNA: Credit line is no longer available
MCC: Managed by credit counseling service
MOV: No forwarding address
NIR: Student loan not in repayment
NPA: Now paying
PAL: Purchase by another lender
PCL: Paid collection
PDD: Paid by dealer
PDE: Payment deferred
PDI: Principle deferred/initial payment only
PFC: Account paid from collateral
PLL: Prepaid lease
PLP: Profit and loss now paying
PNR: First payment never received
PPA: Paying partial payment agreement
PPD: Paid by co-maker
PPL: Paid profit and loss
PRD: Payroll deduction
PRL: Profit and loss write-off
PWG: Account payment, wage garnish
REA: Reaffirmation of debt
REP: Substitute/replacement account
RFN: Refinanced
RPD: Paid repossession
RPO: Repossession
RRE: Repossession redeemed
RVN: Returned voluntarily
RVR: Returned voluntarily/redeemed
SET: Settled-less than full balance
SGL: Government secured guaranteed

SIL: Simple interest loan
SLP: Student loan perm assign government
SPL: Single payment loan
STL: Credit card lost/stolen
TRF: Transfer
TRL: Transferred to another lender
TTR: Transferred to recovery
WEP: Chapter 13 bankruptcy

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

Account Name	
CREDIT ONE BANK 444796257662****	
Account Information	
Address	PO BOX 98872 LAS VEGAS, NV 89193-8872
Phone	(877) 825-3242
Monthly Payment	\$30
Date Opened	04/25/2023
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$560
Date Updated	01/01/2025
Payment Received	\$0
Last Payment Made	08/26/2024
Pay Status	>Account 90 Days Past Due Date<
Terms	\$30 per month; paid Monthly

Credit limit of \$300 from 06/2023 to 09/2023; \$300 from 01/2024 to 01/2025

Credit Limit (Hist.)

Estimated month and year this item will be removed09/2031

RemarksCLOSED BY CREDIT GRANTOR

Payment History

May 2023	June 2023	July 2023	August 2023	September 2023	October 2023
Balance ---	Balance \$203	Balance \$260	Balance \$336	Balance \$373	Balance ---
High Credit ---	High Credit \$335	High Credit \$335	High Credit \$336	High Credit \$373	High Credit ---
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due ---
Amount Paid ---	Amount Paid \$144	Amount Paid \$94	Amount Paid \$89	Amount Paid \$0	Amount Paid ---
Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

November 2023	December 2023	January 2024	February 2024	March 2024	April 2024
Balance ---	Balance ---	Balance \$98	Balance \$337	Balance \$338	Balance \$375
High Credit ---	High Credit ---	High Credit \$460	High Credit \$460	High Credit \$460	High Credit \$460
Past Due ---	Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid ---	Amount Paid \$608	Amount Paid \$392	Amount Paid \$161	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30
Rating 30	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

May 2024	June 2024	July 2024	August 2024	September 2024	October 2024
Balance \$343	Balance \$316	Balance \$356	Balance \$402	Balance \$356	Balance \$399
High Credit \$460	High Credit \$460	High Credit \$460	High Credit \$460	High Credit \$460	High Credit \$460
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$47	Amount Paid \$240	Amount Paid \$0	Amount Paid \$67	Amount Paid \$0
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
November 2024	December 2024	January 2025			
Balance \$452	Balance \$506	Balance \$560			
High Credit \$460	High Credit \$506	High Credit \$560			
Past Due \$60	Past Due \$90	Past Due \$120			
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0			
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30			
Rating 30	Rating 60	Rating 90			

Total M

FIRST SOURCE FCU 1000000153637****

Account Information

Address

4451 COMMERCIAL DR NEW HARTFORD, NY 13413-6207

Phone

(315) 735-8571

Date Opened

11/30/2022

Responsibility	Individual Account
Account Type	Open Account
Loan Type	DEPOSIT RELATED
Balance	\$0
Date Updated	03/01/2024
Payment Received	\$0
Pay Status	>Account paid in Full was a Charge-off<
Date Closed	02/01/2023
High Balance (Hist.)	High balance of \$508 from 02/2023 to 03/2024
Estimated month and year this item will be removed	11/2027

Payment History

February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks PRL<	Remarks TRL/>	Remarks - - -	Remarks PRL<	Remarks TRL/>	Remarks - - -
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Remarks PRL<	Remarks TRL/>	Remarks - - -	Remarks PRL<	Remarks TRL/>	Remarks - - -
Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O	Rating C/O

February 2024	March 2024
Balance \$0	Balance \$0
Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0
Remarks PPL<	Remarks TRL/>
Rating C/O	Rating C/O

Total M

CONSERVE 1912****

Account Information

Address	PO BOX 7 FAIRPORT, NY 14450
Phone	(800) 724-7500
Date Opened	02/27/2023
Responsibility	Individual Account
Account Type	Open Account
Loan Type	COLLECTION AGENCY/ATTORNEY
Balance	\$0
Date Updated	08/09/2024
Last Payment Made	08/09/2024
High Balance	\$508
Original Creditor	FIRST SOURCE FEDERAL CREDIT UN
Past Due	\$0
Pay Status	>Account Paid in Full was a Collection<
Date Closed	08/09/2024
Date Paid	08/09/2024
Estimated month and year this item will be removed	11/2027
Remarks	Account previously in dispute-now resolved. reported by credit grant; >PAID COLLECTION<

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name

Account Information

Address	PO BOX 417 SAN FRANCISCO, CA 94104
Phone	(844) 244-6363
Date Opened	07/18/2023
Responsibility	Individual Account
Account Type	Open Account
Loan Type	SECURED CREDIT CARD
Balance	\$0
Date Updated	01/03/2025
Payment Received	\$0
Last Payment Made	01/01/2025
Pay Status	Current; Paid or Paying as Agreed
Terms	Paid Monthly
Date Paid	01/01/2025
High Balance (Hist.)	High balance of \$43 from 08/2023 to 08/2023; \$606 from 09/2023 to 01/2025

Payment History

August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$13	Balance \$593	Balance \$12	Balance \$279	Balance \$283	Balance \$99
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$13	Amount Paid \$593	Amount Paid \$10	Amount Paid \$27	Amount Paid \$252
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2024	March 2024	April 2024	May 2024	June 2024	July 2024
Balance \$0	Balance \$0	Balance \$0	Balance \$75	Balance \$13	Balance \$48
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$99	Amount Paid \$99	Amount Paid \$30	Amount Paid \$3	Amount Paid \$75	Amount Paid \$13
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
August 2024	September 2024	October 2024	November 2024	December 2024	January 2025
Balance \$13	Balance \$16	Balance \$13	Balance \$119	Balance \$0	Balance \$0
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$314	Amount Paid \$17	Amount Paid \$43	Amount Paid \$16	Amount Paid \$50	Amount Paid \$0
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total M

FIRST SOURCE FCU 416005000005****

Account Information

Address

4451 COMMERCIAL DR NEW HARTFORD, NY 13413-6207

Phone	(315) 735-8571
Monthly Payment	\$25
Date Opened	08/30/2024
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$1,104
Date Updated	01/02/2025
Payment Received	\$0
Last Payment Made	11/30/2024
Pay Status	Current; Paid or Paying as Agreed
Terms	\$25 per month; paid Monthly

High balance of \$0 from 09/2024 to 09/2024; \$1,013 from 10/2024 to 10/2024; \$1,053 from 11/2024 to 12/2024; \$1,104 from 01/2025 to 01/2025

Credit Limit (Hist.)	Credit limit of \$1,000 from 09/2024 to 01/2025
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Payment History

September 2024	October 2024	November 2024	December 2024	January 2025
Balance \$0	Balance \$1,013	Balance \$1,053	Balance \$1,014	Balance \$1,104
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$0	Amount Paid \$25	Amount Paid \$55	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25	Scheduled Payment \$25
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

TOYOTA MOTOR CREDIT 7040226858201****

Account Information

Address	CREDIT DISPUTE RESEARCH TEAM,PO BOX 661009 DALLAS, TX 75265
Phone	(800) 874-8822
Monthly Payment	\$761
Date Opened	08/14/2024
Responsibility	Joint Account
Account Type	Installment Account
Loan Type	AUTOMOBILE
Balance	\$41,350
Date Updated	12/31/2024
Payment Received	\$0
Last Payment Made	11/21/2024
Pay Status	Current; Paid or Paying as Agreed
Terms	\$761 per month, paid Monthly for 75 months
High Balance (Hist.)	High balance of \$42,000 from 08/2024 to 12/2024

Payment History

August 2024	September 2024	October 2024	November 2024	December 2024
Balance \$42,201	Balance \$41,806	Balance \$41,407	Balance \$40,982	Balance \$41,350
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$761	Amount Paid \$761	Amount Paid \$761	Amount Paid \$0
Scheduled Payment \$761	Scheduled Payment \$761	Scheduled Payment \$761	Scheduled Payment \$761	Scheduled Payment \$761
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

Total

TOYOTA MOTOR CREDIT 7040226794069****

Account Information

Address

CREDIT DISPUTE RESEARCH TEAM,PO BOX 661009
DALLAS, TX 75265

Phone

(800) 874-8822

Monthly Payment

\$0

Date Opened

08/12/2022

Responsibility

Joint Account

Account Type

Installment Account

Loan Type

AUTOMOBILE

Balance

\$0

Date Updated

08/15/2024

Payment Received

\$16,917

Last Payment Made

08/15/2024

Pay Status

Paid, Closed; was Paid as agreed

Terms

\$0 per month, paid Monthly for 72 months

High Balance (Hist.)

High balance of \$22,982 from 08/2022 to 08/2024

Remarks

CLOSED

Payment History

August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance \$23,079	Balance \$22,825	Balance \$22,573	Balance \$22,315	Balance \$22,056	Balance \$22,206
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$0	Amount Paid \$401	Amount Paid \$401	Amount Paid \$401	Amount Paid \$401	Amount Paid \$0
Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance \$21,934	Balance \$21,675	Balance \$21,400	Balance \$21,146	Balance \$20,878	Balance \$20,612
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$401	Amount Paid \$401	Amount Paid \$401	Amount Paid \$413	Amount Paid \$401	Amount Paid \$411
Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2023	September 2023	October 2023	November 2023	December 2023	January 2024
Balance \$20,345	Balance \$20,066	Balance \$19,800	Balance \$19,122	Balance \$19,240	Balance \$18,972
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$410	Amount Paid \$412	Amount Paid \$411	Amount Paid \$813	Amount Paid \$0	Amount Paid \$411
Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2024	March 2024	April 2024	May 2024	June 2024	July 2024
Balance \$18,283	Balance \$18,396	Balance \$18,119	Balance \$17,435	Balance \$17,539	Balance \$16,856
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$803	Amount Paid \$0	Amount Paid \$411	Amount Paid \$811	Amount Paid \$0	Amount Paid \$803
Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401	Scheduled Payment \$401
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2024
Balance \$0
Past Due \$0
Amount Paid \$16,917
Scheduled Payment \$0
Rating OK

Total M

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 15000 CAPITAL ONE RICHMOND, VA 23238	Requested On 05/14/2024	Phone (800) 955-7070
Inquiry Type Individual		
SYNCBAMAZON		
Location PO BOX 71736 PHILADELPHIA, PA 19176	Requested On 11/19/2023	Phone (855) 597-4891
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		
SAVVYMONEY INC.		
Location 4160 DUBLIN BLVD., SUITE 250 DUBLIN, CA 94568	Requested On 01/18/2025	Phone (844) 513-5777
TRANSUNION CONSUMER INTE		
Location 760 MARKET STREET 10TH FLOOR SAN FRANCISCO, CA 94102	Requested On 01/16/2025	Phone (844) 580-6816
CORY OLIVER via TRANSUNION INTERACTIVE IN		
Location 100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	Requested On 01/24/2025, 01/24/2025, 01/24/2025	Phone (855) 681-3196

TU INTERACTIVE

Location	Requested On	Phone
100 CROSS ST 202 SAN LUIS OBISPO, CA 93401	01/24/2025, 01/24/2025	(844) 580-6816

CORY CRANDALL via TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	01/07/2025, 12/15/2024, 11/19/2024, 11/06/2024, 11/05/2024, 10/29/2024, 10/23/2024, 10/17/2024, 10/11/2024, 10/03/2024, 09/26/2024, 09/19/2024, 09/12/2024, 09/08/2024, 09/02/2024, 08/26/2024, 08/19/2024, 08/15/2024, 08/12/2024	(844) 580-6816

CREDIT KARMA via TUCI CREDIT KARMA TUNA

Location	Requested On	Phone
100 CROSS STREET SUITE 101 SAN LUIS OBISPO, CA 93401	01/06/2025, 12/01/2024, 10/27/2024, 10/11/2024, 09/29/2024, 09/12/2024, 09/11/2024	(844) 580-6816

796888279 via TRANSUNION INTERACTIVE

Location	Requested On	Phone
100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	01/05/2025	(844) 580-6816

PROGBEST BUY

Location	Requested On	Phone
256 W DATA DRIVE DRAPER, UT 84020	10/06/2024, 01/11/2024, 07/18/2023	(877) 898-1970

CONSUMERINFO.COM

Location
475 ANTON BLVD
COSTA MESA, CA 92626

Requested On
09/12/2024, 09/08/2024,
09/01/2024, 08/31/2024,
08/28/2024, 08/19/2024,
08/16/2024, 08/12/2024, 08/11/2024,
08/10/2024, 08/08/2024,
07/13/2024, 07/01/2024, 06/29/2024,
06/28/2024, 06/25/2024,
06/17/2024, 06/16/2024, 05/22/2024,
05/15/2024, 05/14/2024, 05/13/2024,
05/01/2024, 04/20/2024,
04/12/2024, 04/03/2024,
03/28/2024, 03/25/2024,
03/21/2024, 03/18/2024, 03/15/2024,
03/13/2024, 03/09/2024,
03/02/2024, 02/28/2024,
02/27/2024, 02/26/2024, 02/25/2024,
02/24/2024, 02/23/2024, 02/22/2024,
02/08/2024, 02/07/2024,
02/03/2024, 01/22/2024, 01/17/2024,
01/16/2024, 01/11/2024, 01/03/2024,
12/19/2023, 12/18/2023, 12/07/2023,
12/05/2023, 12/01/2023, 11/19/2023,
11/13/2023, 11/12/2023, 11/11/2023,
11/07/2023, 11/06/2023, 11/04/2023,
11/02/2023, 11/01/2023, 10/27/2023,
10/25/2023, 10/24/2023, 10/20/2023,
10/18/2023, 10/11/2023, 08/15/2023,
08/08/2023, 08/08/2023,
08/04/2023, 07/30/2023,
07/27/2023, 07/21/2023, 07/19/2023,
07/18/2023, 06/29/2023, 06/25/2023,
06/17/2023, 06/13/2023, 06/05/2023,
04/25/2023, 04/23/2023

Phone
(888) 397-3742

CORY CRANDALL via KARMATRANSUNION INTERACT

Location
100 CROSS STREET
SAN LUIS OBISPO, CA 93401

Requested On
08/31/2024

Phone
(844) 580-6816

TOYOTA FINANCIAL S

Location
6565 HEADQUARTERS DRIVE
PLANO, TX 75024

Requested On
08/13/2024

Phone
(800) 392-2968

P1322233026E31419414 via CONSUMERINFO

Location
535 ANTON BLVD SUITE 100
COSTA MESA, CA 92626

Requested On
05/16/2024

Phone
(949) 567-3762

CAPITAL ONE

Location PO BOX 30281 SALT LAKE CITY, UT 84130	Requested On 05/14/2024	Phone (800) 955-7070
CAPITAL ONE		
Location 15070 CAPITAL ONE DR RICHMOND, VA 23238	Requested On 05/14/2024, 06/25/2023	Phone (800) 955-7070
CONSUMERINFO via CONSUMER INFO.COM		
Location PO BOX 2390 ALLEN, TX 75013	Requested On 03/28/2024	Phone (877) 481-6826
ONEMAIN FINANCIAL		
Location P.O. BOX 3327 EVANSVILLE, IN 47706	Requested On 02/25/2024	Phone (844) 298-9773
WEBBANKKLARNA		
Location 629 NORTH HIGH STREET SUITE 300 COLUMBUS, OH 43215	Requested On 09/13/2023	Phone (844) 552-7621
QUINSTREET		
Location 950 TOWER LANE FOSTER CITY, CA 94404	Requested On 06/24/2023	Phone (650) 578-7700
BANKRATE LLC		
Location 1101 RED VENTURES DR FORT MILL, SC 29707	Requested On 06/24/2023	Phone (704) 971-2300
P1322233026E25686159 via CONSUMERINFO		
Location 535 ANTON BLVD SUITE 100 COSTA MESA, CA 92626	Requested On 06/13/2023, 05/13/2023	Phone (949) 567-3762
CONSERVEFMS FIN MGMT SRV		
Location 200 CROSSKEYS OFFICE PARK PO BOX 7 FAIRPORT, NY 14450	Requested On 02/28/2023	Phone Phone number not available

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.

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

Checking Account and Demand Deposit Account (DDA) Activity

Data Source:	
Chex Systems Inc. (7805 Hudson Road, Suite 100, Woodbury, MN 55125, (800) 513-7125)	
Requested by: TRANSUNION CONSUMER INTE	Requested on: 01/04/2025
Number of Accounts Consumer is Identified On: 0	Bank Account Closures Identified as Fraudulent: 0
Paid Checks in the Last 3 Years: 0	Open (Unpaid) Checks in the Last 3 Years: 0
Checks Ordered in the Last Month: 0	Checks Ordered in the Last 2 Months: 0
Checks Ordered in the Last 3 Months: 0	Checks Ordered in the Last 6 Months: 0
Check Orders in the Last Year: 0	Check Orders in the Last 2 Years: 0
Check Orders in the Last 3 Years: 0	Quantity of Checks Ordered in the Last 3 Years: 0
Average Checks Ordered in the Last 3 Years: .00000	Smallest Number of Checks Ordered: 0
Largest Number of Checks Ordered: 0	Checking Account Closures in the Last Month: 0
Checking Account Closures in the Last 2 Months: 0	Checking Account Closures in the Last 3 Months: 0
Checking Account Closures in the Last Year: 0	Checking Account Closures in the Last 2 Years: 1
Checking Account Closures in the Last 3 Years: 1	Average Number of Days Between Checking Account Closures: .00000
DDA Closures in Last 180 Days: 0	DDA Closure in Last 5 Years: 1

Paid DDA Closures in Last 5 Years:

1

Unpaid DDA Closures in Last 5 Years:

0

Days Since Most Recent DDA Closure:

722

Checking Account Inquiries in the Last Month:

0

Checking Account Inquiries in the Last 3 Months:

0

Checking Account Inquiries in the Last Year:

1

DDA Inquiries in the Last 3 Years:

7

Days Since Most Recent DDA Inquiry:

144

Credit Inquiries in the Last 3 Years:

1

Credit Issuance Inquiries in the Last Year:

0

Payday Inquiries in the Last 3 Years:

0

Other Credit Inquiries in the Last 2 years:

0

DDA & Credit/Non-DDA Inquiries in Last 3 Years:

8

Open (Unpaid) NSF's in the Last 2 Months:

0

Open (Unpaid) NSF's in the Last 6 Months:

0

Open (Unpaid) NSF's in the Last 2 Years:

0

Open (Unpaid) NSF's in the Last 2 Months:

\$000000000.00

Open (Unpaid) NSF's in the Last 6 Months:

\$000000000.00

Open (Unpaid) NSF's in the Last 2 Years:

\$000000000.00

Paid NSF's in the Last Month:

0

Paid NSF's in the Last 3 Months:

0

Paid NSF's in the Last Year:

0

Unpaid DDA Closures in Last 2 Years:

0

Unpaid DDA Closures in Last 4 Years:

\$000000000.00

Days Since First DDA Closure:

722

Checking Account Inquiries in the Last 2 Months:

0

Checking Account Inquiries in the Last 6 Months:

1

Checking Account Inquiries in the Last 2 Years:

2

Total Days Since First Checking Account Inquiry:

931

Credit Inquiries in the Last Year:

0

Auto Inquiries in the Last 3 Years:

0

Credit Issuance Inquiries in the Last 3 Years:

0

Utility Inquiries in the Last 3 Years:

0

Other Credit Inquiries in the Last 3 Years:

1

Open (Unpaid) NSF's in the Last Month:

0

Open (Unpaid) NSF's in the Last 3 Months:

0

Open (Unpaid) NSF's in the Last Year:

0

Open (Unpaid) NSF's in the Last Month:

\$000000000.00

Open (Unpaid) NSF's in the Last 3 Months:

\$000000000.00

Open (Unpaid) NSF's in the Last Year:

\$000000000.00

Open (Unpaid) NSF's in the Last 3 Years:

\$000000000.00

Paid NSF's in the Last 2 Months:

0

Paid NSF's in the Last 6 Months:

0

Paid NSF's in the Last 2 Years:

0

Paid NSF's in the Last Month:
\$000000000.00

Total Paid NSF's in the Last 3 Months:
\$000000000.00

Total Paid NSF's in the Last Year:
\$000000000.00

Total Paid NSF's in the Last 3 Years:
\$000000000.00

Largest Paid NSF Check:
\$000000000.00

Paid NSF's in the Last 2 Months:
\$000000000.00



Total Paid NSF's in the Last 6 Months:
\$000000000.00

Total Paid NSF's in the Last 2 Years:
\$000000000.00

Largest Opened (Unpaid) NSF Check:
\$000000000.00

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:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
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

3. Air carriers

4. Creditors Subject to the Surface Transportation Board

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

6. Small Business Investment Companies

7. Brokers and Dealers

8. Institutions that are members of the Farm Credit System

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

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
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
Compliance Surface
Transportation Board
395 E Street, S.W.
Washington, DC 20423
Nearest Packers and
Stockyards Division
Regional Office
Associate Administrator,
Office of Capital Access
United States Small
Business Administration
409 Third Street, S.W.,
Suite 8200
Washington, DC 20416
Securities and Exchange
Commission
100 F Street, N.E.
Washington, DC 20549
Farm Credit
Administration
1501 Farm Credit Drive
McLean, VA 22102-5090
Federal Trade
Commission

FRAUD VICTIM RIGHTS

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba 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 

- 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 
- 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 
- 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.
- 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.
- 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 .