


Personal Credit Report for:
JORDAN S. DOE

File Number:
9999999999

Date Created:
01/01/2025

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 10/01/1985. Your SSN has been masked for your protection.

Credit Report Date

03/27/2025

Social Security Number

XXX-XX-5555

Date of Birth

01/01/1997

Name

Jordan S. Doe

Also Known As

AKA

JORDAN SMITH DOE

AKA

JORDAN SMITH

Addresses

Current Address

123 Main Street, Anytown, CA 91234

Date Reported

01/01/2023

Other Address

456 Oak Ave, Anytown, CA 91234

Date Reported

01/01/2018

Other Address

789 Pine Street, Newtown, MI 41234

Phone Numbers

Phone Number

(555) 123-0000

Phone Number

(555) 123-9999

Phone Number

(555) 456-0000

Employers

Employer

ACME Corporation

Date Verified

07/01/2024

ACME University

Location

Newtown, MI

Occupation

Software Engineer

Date Hired


03/01/2021

Date Verified

12/01/2022

—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 ~~interest~~ 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.

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	
Visa Rewards XXXX-1234	
Account Information	
Address	PO BOX 981537 EL PASO, TX 79998
Phone	(800) 874-2717
Monthly Payment	\$56
Date Opened	03/20/2018
Responsibility	Individual Account
Account Type	Revolving Account
Loan Type	CREDIT CARD
Balance	\$80
Date Updated	02/21/2025
Pay Status	Current Account
Terms	\$56 per month; paid Monthly
High Balance (Hist.)	High balance of \$4,847 from 09/2022 to 02/2025
Credit Limit (Hist.)	Credit limit of \$25,000 from 09/2022 to 02/2025
Payment History	

April 2018	May 2018	June 2018	July 2018	August 2018	September 2018
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2019	May 2019	June 2019	July 2019	August 2019	September 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2019	November 2019	December 2019	January 2020	February 2020	March 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2020	May 2020	June 2020	July 2020	August 2020	September 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2020	November 2020	December 2020	January 2021	February 2021	March 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2021	May 2021	June 2021	July 2021	August 2021	September 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2021	November 2021	December 2021	January 2022	February 2022	March 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2022	May 2022	June 2022	July 2022	August 2022	September 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance \$16
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$16
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

October 2022	November 2022	December 2022	January 2023	February 2023	March 2023
Balance \$47	Balance \$17	Balance \$17	Balance \$17	Balance \$17	Balance \$17
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$40	Scheduled Payment \$17	Scheduled Payment \$17	Scheduled Payment \$17	Scheduled Payment \$17	Scheduled Payment \$17
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
Balance \$17	Balance \$0	Balance \$0	Balance \$0	Balance \$47	Balance \$17
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$17	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$40	Scheduled Payment \$17
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2023	November 2023	December 2023	January 2024	February 2024	March 2024
Balance \$47	Balance \$47	Balance \$19	Balance \$49	Balance \$0	Balance \$49
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$19	Scheduled Payment \$40	Scheduled Payment ---	Scheduled Payment \$40
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

April 2024	May 2024	June 2024	July 2024	August 2024	September 2024
Balance \$19	Balance \$0	Balance \$0	Balance \$49	Balance \$19	Balance \$49
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Scheduled Payment \$19	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$40	Scheduled Payment \$19	Scheduled Payment \$40
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
October 2024	November 2024	December 2024	January 2025	February 2025	
Balance \$44	Balance \$2	Balance \$46	Balance \$16	Balance \$80	
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	
Scheduled Payment \$40	Scheduled Payment \$2	Scheduled Payment \$40	Scheduled Payment \$16	Scheduled Payment \$56	
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Month

Auto Finance Inc. XXXX-9012

Account Information

Address PO BOX 6260 GLEN ALLEN, VA 23058-6260

Phone (800) 234-6002

Monthly Payment \$0

Date Opened 02/22/2021

Responsibility Individual Account

Account Type Auto Loan Account

Loan Type AUTO LOAN

Balance	\$0
Date Updated	01/14/2025
Payment Received	\$488
Last Payment Made	01/14/2025
High Balance	\$28,000
Pay Status	Paid, Closed; was Paid as agreed
Terms	\$0 per month, paid Monthly for 60 months
Date Closed	01/14/2025
Remarks	CLOSED

Payment History

March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Rating OK	Rating N/R	Rating OK	Rating OK	Rating OK	Rating OK
September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2024	October 2024	November 2024	December 2024	January 2025	
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	

Total Mont

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Account Information

AddressCB DISPUTES,PO BOX 108 SAINT LOUIS, MO 63166

Phone(866) 234-4750

Monthly Payment\$30

Date Opened07/15/2021

ResponsibilityAuthorized Account

Account TypeRevolving Account

Loan TypeFLEXIBLE SPENDING CREDIT CARD

Balance\$113

Date Updated	02/28/2025
Payment Received	\$291
Last Payment Made	02/10/2025

Terms

\$30 per month; paid Monthly

High Balance (Hist.)

High balance of \$8,777 from 09/2022 to 02/2025

Credit Limit (Hist.)

Credit limit of \$11,000 from 09/2022 to 02/2025

Payment History

March 2021	April 2021	May 2021	June 2021	July 2021	August 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

March 2022	April 2022	May 2022	June 2022	July 2022	August 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

September 2022	October 2022	November 2022	December 2022	January 2023	February 2023
Balance \$0	Balance \$0	Balance \$0	Balance \$1,940	Balance \$0	Balance \$22
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$549	Amount Paid \$0	Amount Paid \$43	Amount Paid \$138	Amount Paid \$2,045	Amount Paid \$376
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$30	Scheduled Payment ---	Scheduled Payment \$30
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

March 2023	April 2023	May 2023	June 2023	July 2023	August 2023
Balance \$446	Balance \$8	Balance \$661	Balance \$316	Balance \$10	Balance \$974
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$35	Amount Paid \$532	Amount Paid \$11	Amount Paid \$661	Amount Paid \$467	Amount Paid \$246
Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$11	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2023	October 2023	November 2023	December 2023	January 2024	February 2024
Balance \$241	Balance \$228	Balance \$34	Balance \$94	Balance \$1,685	Balance \$3,128
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$1,441	Amount Paid \$744	Amount Paid \$623	Amount Paid \$132	Amount Paid \$0	Amount Paid \$1,042
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

March 2024	April 2024	May 2024	June 2024	July 2024	August 2024
Balance \$1,648	Balance \$3,552	Balance \$1,689	Balance \$1,785	Balance \$1,938	Balance \$3,757
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$2,475	Amount Paid \$1,047	Amount Paid \$2,987	Amount Paid \$1,071	Amount Paid \$1,292	Amount Paid \$1,279
Scheduled Payment \$30	Scheduled Payment \$31	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$30	Scheduled Payment \$35
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
September 2024	October 2024	November 2024	December 2024	January 2025	February 2025
Balance \$902	Balance \$1,015	Balance \$635	Balance \$464	Balance \$386	Balance \$113
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$3,476	Amount Paid \$792	Amount Paid \$379	Amount Paid \$635	Amount Paid \$204	Amount Paid \$291
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

Total Month

MILEAGE PLUS VISA X X X X - 3 4 8 5

Account Information

AddressCB DISPUTES,PO BOX 108 SAINT LOUIS, MO 63166

Phone(866) 234-4750

Date Opened07/01/2018

ResponsibilityJoint Account

Account Type	Revolving Account
Loan Type	FLEXIBLE SPENDING CREDIT CARD
Balance	\$0
Date Updated	02/28/2025
Payment Received	\$527
Last Payment Made	02/18/2025
Pay Status	Current Account
Terms	Paid Monthly
Date Paid	02/18/2025
High Balance (Hist.)	High balance of \$1,911 from 09/2022 to 08/2024; \$2,773 from 09/2024 to 02/2025
Credit Limit (Hist.)	Credit limit of \$10,000 from 09/2022 to 02/2025

Payment History

August 2018	September 2018	October 2018	November 2018	December 2018	January 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2019	March 2019	April 2019	May 2019	June 2019	July 2019
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2019	September 2019	October 2019	November 2019	December 2019	January 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2020	September 2020	October 2020	November 2020	December 2020	January 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2021	September 2021	October 2021	November 2021	December 2021	January 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance ---	Balance ---	Balance ---	Balance ---	Balance ---	Balance ---
Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---	Past Due ---
Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---	Amount Paid ---
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance ---	Balance \$28	Balance \$142	Balance \$72	Balance \$0	Balance \$0
Past Due ---	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid ---	Amount Paid \$148	Amount Paid \$176	Amount Paid \$310	Amount Paid \$56	Amount Paid \$130
Scheduled Payment ---	Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment ---	Scheduled Payment ---
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 \$175	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 \$175	Amount Paid \$0	Amount Paid \$0	Amount Paid \$114	Amount Paid \$0
Scheduled Payment \$0	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---
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 \$0	Balance \$0	Balance \$0	Balance \$0	Balance \$112	Balance \$112
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$133	Amount Paid \$63	Amount Paid \$10	Amount Paid \$37	Amount Paid \$198	Amount Paid \$0
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$0	Scheduled Payment \$40
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 \$55	Balance \$744	Balance \$301	Balance \$314
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$112	Amount Paid \$0	Amount Paid \$0	Amount Paid \$55	Amount Paid \$744	Amount Paid \$301
Scheduled Payment ---	Scheduled Payment ---	Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$40
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 \$310	Balance \$2,773	Balance \$1,202	Balance \$1,125	Balance \$115	Balance \$527
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0
Amount Paid \$284	Amount Paid \$310	Amount Paid \$2,773	Amount Paid \$455	Amount Paid \$1,125	Amount Paid \$9,397
Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$40	Scheduled Payment \$40
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2025					
Balance \$0					
Past Due \$0					
Amount Paid \$527					
Scheduled Payment ---					
Rating OK					
					Total Mont
					Total Mont

 Inquiries

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

Name		
ACME INSURANCE		
Location	Requested On	Phone
PO BOX 43258	12/24/2024, 11/19/2024, 10/22/2024,	(216) 732-3038
RICHMOND HEIG, OH 44123	08/20/2024, 07/20/2024	
FAST INSURANCE		
Location	Requested On	Phone
POB 6008	07/26/2024, 07/20/2024,	(800) 242-6422
PROVIDENCE, RI 02940	05/26/2024, 04/26/2024	
BANK XYZ		
Location	Requested On	Phone
2775 SANDERS RD	07/20/2024	(800) 255-7828
NORTHBROOK, IL 60062-6110		
ABC CREDIT INC		
Location	Requested On	Phone
P O Box 31293	07/08/2024	(800) 955-7070
Salt Lake City, UT 84131		

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

Visa Rewards		
Location	Requested On	Phone
PO BOX 965005 ORLANDO, FL 32896	03/18/2025	(800) 444-1408

TRANSUNION CONSUMER INTE		
Location	Requested On	Phone
760 MARKET STREET 10TH FLOOR SAN FRANCISCO, CA 94102	03/18/2025	(844) 580-6816

TRANSUNION CONSUMER INTE		
Location	Requested On	Phone
100 CROSS STREET SAN LUIS OBISP, CA 93401	03/05/2025	(805) 782-8282

JORDAN DOE via TRANSUNION INTERACTIVE IN		
Location	Requested On	Phone
100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	03/27/2025, 03/27/2025, 09/12/2024	(855) 681-3196

CONSUMERINFO.COM		
Location	Requested On	Phone
475 ANTON BLVD COSTA MESA, CA 92626	09/12/2024, 09/07/2024, 08/14/2024	(888) 397-3742

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.

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:

08/05/2023

Checking Account Inquiries in the Last Month:

0

Checking Account Inquiries in the Last 2 Months:

0

Checking Account Inquiries in the Last 3 Months:

0

Checking Account Inquiries in the Last 6 Months:

0

Checking Account Inquiries in the Last Year:

0

Checking Account Inquiries in the Last 2 Years:

0

DDA Inquiries in the Last 3 Years:

1

Total Days Since First Checking Account Inquiry:

1090

Days Since Most Recent DDA Inquiry:

1090

Other Credit Inquiries in the Last 2 years:

0

Other Credit Inquiries in the Last 3 Years:

0

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

1

Supplemental Public Records and Residential Information

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 escriba 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

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

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

3. Air carriers

a. Consumer Financial Protection Bureau
1700 G Street, N.W.
Washington, DC 20552

b. Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, N.W.
Washington, DC 20580
(877) 382-4357

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

b. Federal Reserve Consumer Help Center
P.O. 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
Asst. General Counsel for Office of Aviation Protection
Department of Transportation
1200 New Jersey Avenue, S.E.
Washington, DC 20590

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

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

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 ☐

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 .