

# Money Wi\$e

**A Consumer Action-Capital One  
Financial Education Project**

## **“Building and Keeping Good Credit” Seminar Lesson Packet**

### **Contents:**

1. “Building and Keeping Good Credit” Seminar Lesson Plan (6 pages)
2. Credit Self Evaluation (3 pages)
3. Credit Evaluation Worksheets (6 pages)
4. Evaluation of “Building and Keeping Good Credit” seminar (1 page)
5. Trans Union sample credit report (3 pages)
6. Equifax Sample Credit Report (3 pages) *(Note: These pages are not numbered in sequence.)*
7. Experian sample credit report (3 pages) *(Note: These pages are not numbered in sequence.)*

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# Money Wi\$e

**A Consumer Action-Capital One  
Financial Education Project**

## **BUILDING AND KEEPING GOOD CREDIT Seminar Lesson Plan**

### **Course Purpose:**

- To provide workshop participants with an understanding of what credit is and the impact of credit on one's financial status
- To provide participants with skills for establishing and maintaining good credit

### **Course Objectives:** By the end of the training participants will understand:

- How credit can impact an individual's financial status
- The importance of good credit
- How to establish credit
- How to maintain good credit
- How to request and read a consumer credit report
- What credit scoring is
- What their rights as borrowers are

### **Materials:**

Participant's folder, which includes:

- "Good Credit" pamphlet
- Sample credit reports from credit reporting agencies (CRAs)
- Credit Evaluation Worksheets (set of four sample profiles)
- Credit Self-Evaluation Worksheet
- Evaluation of Good Credit Seminar

For trainer:

- "Good Credit" Leader's Guide
- Participant's folder
- Easel, paper and pens

**Seminar Duration:** There will be two sessions of two hours each. Each two hour session will include a 20-minute break.

# Training Overview

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## First Session (Two Hours)

<u>Suggested Time Allotment:</u>	<u>Segment:</u>
10 mins.	Welcome & Training Overview
10 mins.	Group Introductions
20 mins.	Good Credit
20 mins.	Break
30 mins.	Establishing Credit
30 mins.	Credit Reports

## Second Session (Two Hours)

30 mins.	Review of Sample Credit Reports
15 mins.	Know Your Rights
20 mins.	Break
30 mins.	Credit Evaluation Activity
20 mins.	Question and Answers
5 mins.	Wrap-Up and Evaluation

## First Session (Two Hours)

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*(Note: Before conducting the training, familiarize yourself with the “Good Credit” fact sheet and Leader’s Guide.)*

### ***Welcome & Training Overview (10 mins.)***

Welcome participants and review the purpose of the seminar and the day’s agenda. Hand out folders to participants.

### ***Group Introductions (10 mins.)***

Ask participants to introduce themselves and say what they hope to get out of the seminar.

*(This activity is designed to serve as a brief icebreaker to help workshop participants get to know each other and feel more comfortable, and to give you an idea of what participants’ expectations are.)*

### ***Good Credit (20 mins.)***

Encourage the group to discuss and define good credit and what it means to each person. (See Leader’s Guide, page 1.) Direct attention to the “Good Credit” fact sheet in participants’ folders.

#### **Questions to generate discussion:**

- What is credit?
- What does it mean to have good credit?
- What does it mean to have bad credit?
- What can good credit help you to do?

#### **TIP: Write down this list on easel pad:**

- Buy a home
- Get a job
- Get telephone service
- Rent an apartment
- Spread out payments for big items (furniture, electronics, etc.)
- Finance an automobile
- Qualify for insurance
- Get a loan
- Obtain a credit card

### ***Break (20 mins.)***

Announce a 20-minute break.

### *Establishing Credit (30 mins.)*

Review ways consumers can build credit and why consumers are turned down for credit. (See Leader's Guide, page 9.)

#### **Questions to generate discussion:**

- How does a person get credit?
- Do you know if you have a credit history?
- Why are people turned down for credit?
- Is there a way to find out why you have been turned down for credit?

#### **Ideas on how to establish credit (see Leader's Guide, pages 9-10):**

- Opening a bank account
- Working with a local bank officer
- Finding a co-signer
- Applying for a secured credit card

#### **Also review the issues associated with:**

- High-cost "unsecured" credit cards (see brochure)
- Optional credit card services (e.g. credit insurance) (see brochure)
- Marriage, divorce and credit (see Leader's Guide, page 13)

#### **Reasons for being denied credit (see brochure and Leader's Guide, page 2):**

- No credit history
- Fraud (see brochure and Leader's Guide, page 15)
- Past credit mistakes or mismanagement of credit (see brochure and Leader's Guide, page 2)
- Too much credit or debt (see brochure)

Talk about how to get a free credit report if you have been turned down for credit (see Leader's Guide page 8).

### *Credit Reports (30 mins.)*

Ask participants to take out the sample credit reports in their folders. Using the samples, lead a discussion to help participants understand credit reports. (also see Leader's Guide, page 3.)

#### **Review:**

- What's in a credit report (see brochure.)
- How to get a copy of your credit report, and how often to get it (once a year) (see Leader's Guide, page 4)
- Who can request a copy of your credit report (see Leader's Guide, page 4)
- What's not included in your report (see Leader's Guide, page 3)
- Who does not have a credit report on file (see Leader's Guide, page 4)

## Session Two (Two Hours)

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### *Review of Sample Credit Reports (30 mins.)*

*(Leader preparation: Review attached sample credit reports.)*

Ask participants to take the three sample credit reports from Equifax, Experian and Trans Union from their folders.

Review the sample reports with the group. Point out the differences in the three credit reporting agencies' reports. Talk about:

- How to review the personal identification information for accuracy.
- Potentially negative items shown on the sample reports.
- One-hundred word statement. (see Leader's Guide, page 6)

### *Know Your Rights (15 mins.)*

Explain the borrower's credit rights. (see Leader's Guide, pages 17-19) Discuss the following rights in detail:

- Right to see what is in your report
- Right to have an accurate report
- Right to have mistakes corrected
- Right to tell your side of the story
- Right to know who has seen your report

**Filing a dispute** (see Leader's Guide, pages 6-7)

- Contacting credit bureaus
- Correcting inaccurate credit information
- 100-word statement

**Reporting fraud** (see Leader's Guide, pages 15-16)

- You may need to fill out a police report
- Credit reporting agencies have a special 1-800 number to call if you are a victim of fraud

**TAKE-HOME ACTIVITY:** Point out the "Credit Self-Evaluation Worksheet" to participants. Suggest that they take it home to work on.

### *Break (20 mins.)*

Announce a 20-minute break

### *Credit Evaluation Activity (30 mins.)*

Ask participants to break into four groups and take out the Credit Evaluation Worksheets from their folders.

Participants will review sample credit profiles and discuss reasons why the potential applicant may or may not be approved for credit or a loan. Each group will choose a spokesperson to explain why they approved or rejected each request for credit.

After about 15 minutes, ask the groups to come back together and ask each spokesperson to explain their groups' decisions.

*(In the discussion that results, be sure to emphasize that there is no "perfect" credit profile. Each person's credit report is different and each lender has different rules for granting credit. Even if your credit is not perfect, you may find a lender who will work with you.)*

### ***Questions and Answers (20 mins.)***

Open the floor to questions. The Leader's Guide is written in Q&A format to help you anticipate frequently asked questions.

### ***Wrap Up and Evaluation (5 mins.)***

Congratulate participants on their attention and participation in the day's training. Ask them to fill out the Seminar Evaluation Form and leave it with you on their way out.



## Credit Self-Evaluation

### How does your credit stack up?

1. Have you ever had a credit card or a loan of any kind from a bank or finance company? \_\_\_\_\_

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*If you have had a credit card or a loan from a financial institution, you probably have a credit record on file with one or all of the three major credit reporting agencies.*

2. In the past seven years, were you ever late with your credit cards or loan payments? \_\_\_\_\_

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*If the payment was just a few days late it might not show up as a negative mark on your credit report.*

*If the payment is more than 30 days late it probably shows up on your credit report and could negatively affect your credit. If you've had only one late payment in many months and otherwise pay on time, the negative effect on your credit will be lessened.*

*If the payment is more than 60 days late, or if you have more than late payment in six months, it could seriously affect your credit.*

3. Have you ever been contacted by a collection agency about an overdue bill?

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*If you have debts that you did not pay, the company you owe money to might turn your account over to collection. If the collection agency reported your debt to the credit reporting bureaus, it will have a negative effect on your credit.*

4. Are the total balances on all your credit cards more than 50% of your total lines of credit? \_\_\_\_\_

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*While credit card issuers like consumers who carry a balance and pay on time, they often frown on you when you let outstanding balances get close to the credit limit. If you have accessed more than 50% of the total credit available to you, you may have trouble being approved for new credit.*

5. In the past 10 years, have you ever filed bankruptcy? \_\_\_\_\_

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*Most lenders see a past bankruptcy as a reason to deny you credit. However, there are some lenders and secured credit card issuers who will consider you if your bankruptcy was discharged more than a year ago.*

**So, what does all this mean to me?**

- If you have had credit in the past and handled it responsibly, you probably have good credit.
- If you have late payments, high balances and/or a bankruptcy, you probably will find it difficult to get new credit until you pay down the balances and establish at least a year's worth of on-time payments.

**My ideas for building a better credit history:** \_\_\_\_\_

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# Money Wi\$e

## A Consumer Action-Capital One Financial Education Project

### Credit Evaluation Worksheets

This series of four credit profiles is to be used by participants during a break-out session. These worksheets will help participants consider the credit histories of different people and how their lack of credit or past use of credit affects them.

#### ***Instructions to trainer:***

*Ask participants to organize into small groups and take out the Credit Evaluation Worksheet from their folders.*

*Participants will review sample credit profiles and discuss reasons why the applicants may or may not be approved for credit or a loan. Ask the groups to choose a spokesperson to explain why they approved or rejected each credit request.*

*After about 15 minutes, call the groups back together. Ask the spokespeople to explain their group's decisions. In the discussion that results, emphasize that there is no "perfect" credit profile. Each person's credit report is different and each lender has different rules for granting credit. Even if your credit is not perfect, you may find a lender who will work with you.*

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**Credit Profile: Lupita**

Lupita, 47, got her first credit card when she was 25. She always pays her bills on time. Lupita currently has 4 credit cards:

- A bank credit card. On this card, she carries a current balance of \$2,200.
- A department store card. There is no balance on the card. Lupita usually uses it only at Christmas and pays the balance in full.
- A gasoline company card. Lupita uses this card to buy all her gas. She pays the balance in full every month.
- A frequent flyer card. Lupita uses it to pay for all her day-to-day expenses, totaling about \$2,000 per month, and pays the balance in full on each due date.

In addition, Lupita has the following credit accounts:

- Her \$175,000 fixed-rate mortgage. The monthly payment is \$1,467.
- A \$27,000 car loan. Her monthly payment is \$325.
- A \$40,000 loan for her daughter’s college tuition. The monthly payment is \$480.

Lupita is an upper manager at a phone company. She has worked there for 22 years. Her annual salary is \$80,000.

Lupita wants to finance a new \$23,000 car for her daughter.

**Do you think Lupita will get the loan?  Yes  No**

**Why do you think Lupita will /will not get her second car loan?**

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**Score Lupita’s credit:      Poor      Passable      Good      Excellent**

**Credit Profile: Hai Ying**

Hai Ying, 22, just graduated from a two-year computer school. After high school, Hai Ying lived with her parents and worked as a waitress while she saved enough to pay for computer school.

Hai Ying has never had a credit card.

Hai Ying was hired for an entry level position (salary \$32,000 per year) at a computer company in a nearby city. She found an apartment to rent for \$850 per month. The landlord checked Hai Ying’s credit with a national credit reporting agency. He told her that she did not have a credit history on file. He suggested that she ask her parents to co-sign the lease. Her parents agreed.

Hai Ying’s employer asked her to travel for work. Hai Ying’s company does not have company credit cards—all employees must charge travel expenses on their personal credit cards and the company will reimburse them.

Hai Ying decided to apply for a credit card.

**Do you think Hai Ying will be approved for a credit card?  Yes  No**

**Can you suggest other ways for Hai Ying to get a credit card?**

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**Score Hai Ying’s credit:      Poor      Passable      Good      Excellent**

**Credit Profile: Henry**

Henry, 33, has been married and divorced twice. He has two children from each marriage. Henry has had a good job as an auto mechanic since he was 20. He makes \$45,000 per year.

At the time of Henry’s second divorce, he had built a good credit history and had four credit cards. On two cards, he owed balances totaling \$2,100.

Henry always made his child support payments on time. But when his second wife moved away, Henry received a notice from family court in another state that his paycheck would be garnished for the child support payments.

One day on the job, a car jack collapsed and Henry’s foot was badly injured. He went on disability leave. Henry managed to pay the minimum payments on his credit cards and his child support obligations. But he could not afford his car payments and his car was repossessed.

Henry did not go back to work for almost a year. When he did, he took the bus to work for a while. Then he decided to apply for an \$11,000 loan to buy a decent used car.

**Do you think Henry’s car loan will be approved?  Yes  No**

**How do you think Henry’s personal troubles affected his credit?**

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**Score Henry’s credit:      Poor      Passable      Good      Excellent**

**Credit Profile: Carolyn**

Carolyn, 24, recently graduated from a state university. During her college years, Carolyn had four credit cards and used them to buy many items she did not have the money for. Often Carolyn was late with the payments on her card by a few days. A couple of times she missed one payment entirely and paid it 60 days after it was due.

When Carolyn left college, she had combined balances of \$3,000 on her credit cards. She also must pay \$250 per month on her school loans.

Carolyn works at a bank, earning \$65,000. She learns that she could finance her own one-bedroom condominium for about the same amount she pays in rent each month.

Carolyn has a \$30,000 inheritance from her grandmother that she can use as a down payment on a condo. After looking at places for a month or two, Carolyn finds a \$150,000 condo that she wants to buy. She fills out all the paperwork required by the mortgage lender and waits to hear if she is going to get the home loan.

**Do you think Carolyn will get her mortgage?  Yes  No**

**In what ways could Carolyn have handled credit more responsibly?**

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**Score Carolyn’s credit:      Poor      Passable      Good      Excellent**



## Evaluation of the MoneyWi\$e Good Credit Seminar

*Thanks for attending!*

Before you leave today, please help us improve future presentations by giving us your opinion of today's MoneyWi\$e seminar.

Circle the number that reflects your feelings about each statement:

- 1 = Strongly Agree
- 2 = Agree
- 3 = Disagree
- 4 = Strongly Disagree

I learned ways to build a healthy credit history.

1      2      3      4

I have a better understanding of what a credit report is and why it is important.

1      2      3      4

I have a better understanding of my rights as a borrower.

1      2      3      4

The instructor was well informed.

1      2      3      4

The materials I was given are easy to read and understand.

1      2      3      4

I would like to attend another class like this.

1      2      3      4

What else would you like to tell us about how we could improve future seminars?

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Thank you for giving us your thoughts.

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SOCIAL SECURITY NUMBER: 333-62-4567  
 NUMBER: 93DJ4160-607

TRANS UNION FILE

MACYW/GECCCC UPDATED 11/20 #575720583320 REVOLVING ACCOUNT  
 CHARGE ACCOUNT  
 UPDATED 11/2000 BALANCE: \$0 AUTHORIZED ACCOUNT  
 MOST OWED: \$0 CREDIT LIMIT: \$500  
 CLOSED 02/2000  
 STATUS AS OF 02/2000: PAID OR PAYING AS AGREED  
 IN PRIOR 1 MONTH FROM DATE CLOSED NEVER LATE

BROADWAY # 246813579 REVOLVING ACCOUNT  
 VERIF'D 01/1995 BALANCE: \$0 INDIVIDUAL ACCOUNT  
 OPENED 12/1990  
 STATUS AS OF 01/1995: PAID OR PAYING AS AGREED

SEARS # 987654321 REVOLVING ACCOUNT  
 VERIF'D 01/1995 BALANCE: \$250 INDIVIDUAL ACCOUNT  
 OPENED 05/1988 STATUS AS OF 01/1995: PAID OR PAYING AS AGREED

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THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR  
 INQUIRIES REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS. (NOTE: "TU  
 CONSUMER DISCLOSURE" INQUIRIES ARE NOT VIEWED BY CREDITORS).

INQUIRY TYPE	DATE	SUBSCRIBER NAME
INDIVIDUAL	05/10/2001	TU CONSUMER DISCLOSURE
INDIVIDUAL	05/01/2001	TU CONSUMER DISCLOSURE
INDIVIDUAL	06/26/2000	GECS
INDIVIDUAL	06/22/2000	GECS
INDIVIDUAL	03/23/2000	VERIZON CELLULAR
INDIVIDUAL	11/22/1999	TU CONSUMER DISCLOSURE
INDIVIDUAL	07/23/1999	TU CONSUMER DISCLOSURE
INDIVIDUAL	05/28/1999	TU CONSUMER DISCLOSURE

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THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER  
 REPORT FOR THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS  
 TRANSACTION WITH YOU. THESE INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT  
 YOU AND WILL NOT AFFECT ANY CREDITOR'S DECISION OR ANY SCORE.

DATE	SUBSCRIBER NAME
10/2000	SEARS CA & UT ACCOUNTS F

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CONSUMER STATEMENT: ADDING CONSUMER STATEMENTS IS EASY

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SPECIAL MESSAGES:

INPUT SSN HAS BEEN USED (081) TIMES IN THE LAST (30) DAYS ON DIFFERENT  
 INQUIRIES

REPORT ON DUCK, DONALD

PAGE 3 OF 3

SOCIAL SECURITY NUMBER: 333-62-4567  
NUMBER: 93DJ4160-607

TRANS UNION FILE

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IF YOU BELIEVE ANY OF THE INFORMATION IN YOUR CREDIT REPORT IS  
INCORRECT, PLEASE LET US KNOW. FOR YOUR CONVENIENCE, AN INVESTIGATION  
FORM IS INCLUDED. PLEASE COMPLETE IT AND MAIL TO:

TRANS UNION CONSUMER RELATIONS  
1561 E. ORANGETHORPE AVENUE  
FULLERTON, CA 92831-5207  
1-800-916-8800

OUR BUSINESS HOURS IN YOUR TIME ZONE ARE:  
8:30 A.M. TO 4:30 P.M. EXCEPT MAJOR HOLIDAYS.  
MONDAY THRU FRIDAY

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## Your Credit Report as of 04/09/2001

This Credit Report is available for you to view for 30 days. If you would like a current Credit Report, you may order another from MyEquifax.

### **Personal Data**

John Q. Public  
2351 N 85th Ave  
Phoenix, AZ 85037

Social Security Number: 022-22-2222  
Date of Birth: 1/11/1960

### **Previous Address(es):**

133 Third Avenue  
Phoenix, AZ 85037

### **Employment History**

Cendant Hospitality FR	Location: Phoenix, AZ	Employment Date: 2/1/1989	Verified Date: 1/3/2001
Previous Employment(s):			
SOFTWARE Support Hospitality Franch	Location: Atlanta, GA	Employment Date: 01/3/2001	Verified Date: 01/3/2001

### **Public Records**

No bankruptcies on file  
No liens on file  
No judgements on file  
No garnishments on file  
No secured loans on file  
No marital statuses on file  
No financial counseling on file

## Credit Information

Company Name	Account Number and Whose Account	Date Opened	Last Activity	Type of Account and Status	High Credit	Items as of Date Reported Terms Balance	Past Due	Date Reported
Americredit Financial Services	40404XXXX JOINT ACCOUNT	03/1999	03/2000	Installment REPOSSESSION	\$16933	\$430 \$9077	\$128	2/2000

### Prior Paying History

30 days past due 07 times; 60 days past due 05 times; 90+ days past due 03 times

INVOLUNTARY REPOSSESSION AUTO

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Capital One	412174147128XXXX INDIVIDUAL ACCOUNT	10/1997	01/2001	Revolving PAYS AS AGREED	\$777	15 \$514		01/2001
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### Prior Paying History

30 days past due 02 times; 60 days past due 1 times; 90+ days past due 00 times

CREDIT CARD

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Desert Schools FCU	423325003406XXXX INDIVIDUAL ACCOUNT	07/1997	06/1998	Revolving PAYS AS AGREED	\$500	\$0		07/1999
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### Prior Paying History

30 days past due 02 times; 60 days past due 00 times; 90+ days past due 00 times

ACCOUNT PAID

CLOSED ACCOUNT

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Heilig- Meyers Company	7360300XXXX INDIVIDUAL ACCOUNT	03/1998	07/1999	Revolving PAYS AS AGREED	\$1000	\$0		07/1999
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### Prior Paying History

30 days past due 02 times; 60 days past due 1 times; 90+ days past due 00 times

CREDIT CARD

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

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Sears	806050211XXXX INDIVIDUAL ACCOUNT	09/1998	07/1999	Revolving PAYS AS AGREED	\$720	\$0		07/1999
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### Prior Paying History

CHARGED

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

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Wells FARGO	503830276150XXXX INDIVIDUAL ACCOUNT	11/1996	12/2000	Installment PAYS AS AGREED	\$17146	\$401 \$4058		12/2000
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## ***Credit Inquiries***

### ***Companies that Requested your Credit File***

04/29/2001 EFX Credit Report Online

06/30/2001 Automotive

06/16/2000 AR-Associates National Bank

01/18/2000 Desert Schools Federal Cu.

01/15/2000 Desert Schools Federal C.U.

07/02/1999 Time Life, Inc

THE FOLLOWING INQUIRIES ARE NOT REPORTED TO BUSINESSES:

PRM - This is a promotional inquiry in which only your name and address were given to a credit grantor so you could be solicited you with an offer such as a credit card. (PRM inquiries remain on file for 12 months.)

AM or AR - These inquiries indicate a periodic review of your credit history by one of your creditors (AM and AR inquiries remain on file for 12 months.)

EQUIFAX, ACIS or UPDATE - These inquiries indicate Equifax's activity in response to your contact with us for either a copy of your credit file or a request for research.

PRM, AM, AR, INQ, EQUIFAX, ACIS and UPDATE inquiries do not show on credit files that businesses receive, only on copies provided to you.

- Your confirmation number is **109933931**. **Please keep this number in your records for future communication with us.**

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Report Number  
2818573907

Personal Credit Report from Experian for  
John Q. Consumer

Report Date: 04/12/00

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Potentially Negative Items

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Credit Items

**BNBUSA/COMPUSA**

**Address:** P O BOX 15519  
WILMINGTON, DE 19850

**Account Number:** 7001306000461...

**Status:** open/past due 30 days. \$20 past due as of 8-1998.

**Status Details:** As of 6-2005, this account is scheduled to go to a positive status.

**Date Opened:** 10/1997  
**Reported Since:** 10/1997  
**Date of Status:** 08/1998  
**Last Reported:** 08/1998

**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** 10  
**Responsibility:** Individual

**Credit Limit/Original Amount:** \$3000  
**High Balance:** \$3193  
**Recent Balance:** \$0 as of 08/30/1998  
**Recent Payment:** 3193

**CHEVY CHASE FED SAV BANK**

**Address:** 6202 PRESIDENTS COURT  
FREDERICK, MD 21701

**Account Number:** 5407301009607...

**Status:** open/past due 60 days. \$96 past due as of 8-1998.

**Status Details:** As of 7-2005, this account is scheduled to go to a positive status.

**Date Opened:** 11/1995  
**Reported Since:** 12/1995  
**Date of Status:** 08/1998  
**Last Reported:** 08/1998

**Type:** Revolving  
**Terms:** NA  
**Monthly Payment:** 131  
**Responsibility:** Joint

**Credit Limit/Original Amount:** \$1500  
**High Balance:** \$1798  
**Recent Balance:** \$0 as of 08/15/1998  
**Recent Payment:** 1798

**CITIBANK PREFERRED VISA**

**Address:** P O BOX 6500  
SIOUX FALLS, SD 57117

**Account Number:** 4271382104687...

**Status:** account charged off/past due 150 days. \$8,486 written off in 8-1998. \$1,538 past due as of 8-1998.

**Status Details:** This account is scheduled to continue on record until 1-2005.

<b>Date Opened:</b> 01/1997	<b>Type:</b> Revolving	<b>Credit Limit/Original Amount:</b> \$8000
<b>Reported Since:</b> 01/1997	<b>Terms:</b> NA	<b>High Balance:</b> \$8486
<b>Date of Status:</b> 05/1998	<b>Monthly Payment:</b> 0	<b>Recent Balance:</b> \$0 as of 08/30/1998
<b>Last Reported:</b> 08/1998	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> 8486
<b>Account History:</b> Between 3-1998 and 4-1998, your credit limit/high balance was \$8,000		
<b>Balance History:</b> \$8337 04/1998 \$8171 03/1998		

Accounts in Good Standing

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**BB & B**

**Address:** 2035 WEST 4TH STREET  
TEMPE, AZ 85281

**Account Number:** 138300759...

**Status:** open/never late.

**Status Details:**

<b>Date Opened:</b> 10/1997	<b>Type:</b> Revolving	<b>Credit Limit/Original Amount:</b> NA
<b>Reported Since:</b> 10/1997	<b>Terms:</b> NA	<b>High Balance:</b> \$Unknown
<b>Date of Status:</b> 10/1997	<b>Monthly Payment:</b> 0	<b>Recent Balance:</b> \$0/paid as of 12/1997
<b>Last Reported:</b> 12/1997	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> 0

**MACYS NJ NY**

**Address:** 9111 DUKE BLVD  
MASON, OH 45040

**Account Number:** 335646403...

**Status:** closed/never late.

**Status Details:** This account is scheduled to continue on record until 4-2005.

<b>Date Opened:</b> 09/1994	<b>Type:</b> Revolving	<b>Credit Limit/Original Amount:</b> \$500
<b>Reported Since:</b> 02/1996	<b>Terms:</b> NA	<b>High Balance:</b> \$75
<b>Date of Status:</b> 04/1998	<b>Monthly Payment:</b> 5	<b>Recent Balance:</b> \$0 as of 04/1998
<b>Last Reported:</b> 04/1998	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> 75

**Creditor's statement regarding this item:** Account closed at credit grantor's request.

Requests for Your Credit History

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**MBNA AMERICA/CREDIT**

**Address:** 400 CHRISTIANA RD MS7009  
NEWARK, DE 19713

**Date of Request:** 09/1998

**CITIBANK**

**Address:**  
670 MASON RDGE CTR MS761  
SAINT LOUIS, MO 63141

**Date of Request:**  
03/1998

**ADVANTA NATIONAL BANK**

**Address:**  
650 NAAMANS ROAD  
CLAYMONT, DE 19703

**Date of Request:**  
12/1997

**PROVIDIAN BANCORP**

**Address:**  
PO BOX 9120  
PLEASANTON, CA 94566

**Date of Request:**  
05/1997

Personal Information

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For your protection, the Social Security number you used to obtain this report is not displayed.

**Names:**

John Q. Consumer  
Jonathon Q. Consumer  
J.Q. Consumer

**Social Security Number Variations:**

999999999

**Date of Birth:**

09/03/1954

**Spouse's First Name:**

Jane

**Employers:**

DEBAJ ENGINEERING CORP

**Address:** 123 MAIN STREET  
ANYTOWN, MD 90001-9999  
**Type of Residence:** Multifamily  
**Geographical Code:** 0-156510-31-8840

**Address:** 13415 BUCHANAN DR  
FORT WASHINGTON, MD20744-2932  
**Type of Residence:** Single family  
**Geographical Code:** 0-176510-33-8840

**Address:** 8604 2ND AVE #163  
SILVER SPRING, MD20910-3380  
**Type of Residence:** Apartment complex  
**Geographical Code:** 0-156510-31-8840

**Notices:**

This address is a non-residential address: 8604 2ND AVE SILVER SPRING MD 20910.  
COMMERCIAL BUSINESS ADDRESS: 8604 2ND AVE, SILVER SPRING, MD, 20910.

Your Personal Statement(s)

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There are no general personal statements currently displaying on your personal credit report

Important Message Fom Experian

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Contacting Us

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PO Box 9556  
Allen, TX 75013  
1-888-524-3390  
Monday - Friday, 9:00am to 5:00pm in your time zone.

End of Report

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