



HOW TO READ YOUR TRANSUNION CREDIT REPORT

Start here!

PERSONAL INFORMATION

SSN: 555-55-5555 | DATE OF BIRTH: 05/24/1980
 NAMES REPORTED: Jane Doe
 ADDRESSES REPORTED: 123 East Front Street, Anytown, NY | DATE REPORTED: 01/03/2015
 TELEPHONE NUMBERS REPORTED: 555-555-5555
 EMPLOYMENT DATE REPORTED:
 EMPLOYER NAME: We Build For You | LOCATION: New York, NY | DATE VERIFIED: 01/01/2012

YOUR INFORMATION

Make sure all personal information listed is accurate

ACCOUNT INFORMATION

RATING KEY

N/R	X	OK	30	60	90	120	COL	VS	SPG	C/O	PC
Not Reported	Un-Insured	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

ADVERSE ACCOUNTS

CAPITAL ONE #TS5000555500****
 PO Box 555
 Salt Lake City, UT 84130
 (800) 555-5555

DATE OPENED: 01/05/2012 | DATE UPDATED: 02/11/15 | PAY STATUS: Current; Paid or Paying as agreed
 RESPONSIBILITY: Individual Account | PAYMENT RECEIVED: \$0
 ACCOUNT TYPE: Revolving Account | LAST PAYMENT MADE: 01/01/2015 | TERMS: \$47 per month, paid Monthly
 LOAN TYPE: Charge Account | DATE CLOSED: 02/15/2015 (Maximum delinquency of 30 days in 12/2014 & 01/2015)
 CREDIT LIMIT: Credit limit of \$600 from 12/2010 to 1/2015

RATING	02/2015	01/2015	12/2014
	OK	30	30

SATISFACTORY ACCOUNTS

BANK OF AMERICA #431000555500****
 PO Box 111
 El Paso, TX 79998
 (800) 555-5555

DATE OPENED: 01/01/2012 | DATE UPDATED: 02/05/15 | PAY STATUS: Current; Paid or Paying as agreed
 RESPONSIBILITY: Individual Account | PAYMENT RECEIVED: \$150
 ACCOUNT TYPE: Revolving Account | LAST PAYMENT MADE: 05/01/2015 | TERMS: \$21 per month, paid Monthly
 LOAN TYPE: Credit Card
 CREDIT LIMIT: Credit limit of \$1,000 from 12/2010 to 02/2015

RATING	02/2015	01/2015	12/2014
	OK	OK	OK

REGULAR INQUIRIES

AMERICAN EXPRESS
 PO Box 121
 Salt Lake City, UT 84130
 (800) 555-5555

PERSONAL INQUIRIES

GREAT PLAINS LENDING
 PO Box 548
 Red Rock, OK 74851
 (800) 555-5555

ACCOUNT REVIEW INQUIRIES

T-MOBILE
 12500 SE 38th St
 Bellevue, Washington 98008
 (800) 555-5555

YOUR ACCOUNTS

Watch for symbols to the right of 'OK' when reviewing your account information

ACCOUNTS IN BAD STANDING

Make sure all accounts listed are accurate and belong to you

Ensure that pay status is accurate

In your credit report you will also see a month-by-month breakdown. Check for accuracy.

ACCOUNTS IN GOOD STANDING

Make sure all accounts listed are accurate and belong to you

Ensure that pay status is accurate

INQUIRIES ON YOUR REPORT

"Hard" inquiries that remain on your credit report for up to 2 years

"Soft" inquiries that do not affect your credit score

Periodic reviews by companies with whom you have a relationship and do not affect your credit score

Trans Union Credit Report For Business

JS Bruner



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