

Lucas Fernandes's Credit Report

Provided by **EQUIFAX**

Overview

Your Credit Score

747

300 850

Good

Account Mix

Credit Cards	5
Real Estate	0
Auto	0
Student	11
Other Loans	0
Total Accounts:	16

Personal Information

Names Reported

LUCAS D FERNANDES

[See something wrong?](#)

Find out how to [update personal information](#).

Addresses Reported

97 BRANT WAY
HYANNIS, MA
02601

17 RUSTIC LN
HYANNIS, MA
02601

29 CHECKERBERRY ST
HYANNIS, MA
02601

Employment Information

As of Jun 16, 2016 (latest), you had no employment information reported on your credit report.

Accounts

Account Name	Account Type	Open Date	Status	Balance

BANK OF AMERICA

 **Credit Card**

May 03, 2012 **Open - Current**
No Missed Payments

\$566
33% of Credit Limit*

Account Details

Last Reported	Jun 04, 2016
Creditor Name	BANK OF AMERICA
Account Type	Credit Card
Account Status	Open
Opened Date	May 03, 2012
Closed Date	--
Limit	\$1,700
Term	--
Monthly Payment	\$25
Responsibility	Individual Account.
Balance	\$566
Highest Balance	\$1,352
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	Jun 01, 2016
Amount Past Due	--
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current

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


U Unknown

Credit Utilization* 33.29%

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FED LOAN SERVICING

 **Student**

Aug 20, 2015 **Open - Current**
No Missed Payments

\$9,668

Account Details

Last Reported	May 31, 2016
Creditor Name	FED LOAN SERVICING
Account Type	Education Loan
Account Status	Open
Opened Date	Aug 20, 2015
Closed Date	--
Limit	--
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$9,668
Highest Balance	\$9,668
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Student loan - payment deferred

Payment History

Latest Status: Current

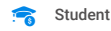
2016	OK OK OK OK
2015	U OK OK OK OK
	J F M A M J J A S O N D

U Unknown

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FED LOAN SERVICING



Nov 03, 2014 Open - Current

\$2,000

No Missed Payments

Account Details

Last Reported	May 31, 2016
Creditor Name	FED LOAN SERVICING
Account Type	Education Loan
Account Status	Open
Opened Date	Nov 03, 2014
Closed Date	--
Limit	--
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$2,000
Highest Balance	\$2,000
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Student loan - payment deferred

Payment History

Latest Status: Current

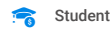
2016	OK OK OK OK
2015	OK OK OK OK OK OK OK OK OK OK OK OK
2014	U OK
	J F M A M J J A S O N D

U Unknown

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FED LOAN SERVICING



Nov 03, 2014 Open - Current

\$5,500

No Missed Payments

Account Details

Last Reported	May 31, 2016
Creditor Name	FED LOAN SERVICING
Account Type	Education Loan
Account Status	Open
Opened Date	Nov 03, 2014
Closed Date	--
Limit	--
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$5,500
Highest Balance	\$5,500
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Student loan - payment deferred

Payment History

Latest Status: Current

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

U Unknown

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FED LOAN SERVICING



Sep 15, 2013 Open - Current
No Missed Payments

\$2,000

Account Details

Last Reported	May 31, 2016
Creditor Name	FED LOAN SERVICING
Account Type	Education Loan
Account Status	Open
Opened Date	Sep 15, 2013
Closed Date	--
Limit	--
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$2,000
Highest Balance	\$2,000
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Student loan - payment deferred

Payment History

Latest Status: Current

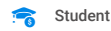
2016	OK OK OK OK
2015	OK OK OK OK OK OK OK OK OK OK OK OK
2014	OK OK OK OK OK OK OK OK OK OK OK OK
2013	U OK OK OK
	J F M A M J J A S O N D

U Unknown

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FED LOAN SERVICING



Sep 15, 2013 Open - Current
No Missed Payments

\$5,500

Account Details

Last Reported	May 31, 2016
Creditor Name	FED LOAN SERVICING
Account Type	Education Loan
Account Status	Open
Opened Date	Sep 15, 2013
Closed Date	--
Limit	--
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$5,500
Highest Balance	\$5,500
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Student loan - payment deferred

Payment History

Latest Status: Current

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

U Unknown

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FED LOAN SERVICING



Aug 31, 2012 Open - Current
No Missed Payments

\$2,000

Account Details

Last Reported	May 31, 2016
Creditor Name	FED LOAN SERVICING
Account Type	Education Loan
Account Status	Open
Opened Date	Aug 31, 2012
Closed Date	--
Limit	--
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$2,000
Highest Balance	\$2,000
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Student loan - payment deferred

Payment History

Latest Status: Current

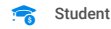
2016	OK OK OK OK
2015	OK OK OK OK OK OK OK OK OK OK OK OK
2014	OK OK OK OK OK OK OK OK OK OK OK OK
2013	OK OK OK OK OK OK OK OK OK OK OK OK
2012	U U OK OK OK
	J F M A M J J A S O N D

U Unknown

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FED LOAN SERVICING



Aug 31, 2012 Open - Current
No Missed Payments

\$4,500

Account Details

Last Reported	May 31, 2016
Creditor Name	FED LOAN SERVICING
Account Type	Education Loan
Account Status	Open
Opened Date	Aug 31, 2012
Closed Date	--
Limit	--
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$4,500
Highest Balance	\$4,500
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Student loan - payment deferred

Payment History

Latest Status: Current

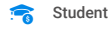
2016	OK OK OK OK
2015	OK OK OK OK OK OK OK OK OK OK OK OK
2014	OK OK OK OK OK OK OK OK OK OK OK OK
2013	OK OK OK OK OK OK OK OK OK OK OK OK
2012	U U OK OK OK
	J F M A M J J A S O N D

U Unknown

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FED LOAN SERVICING



Aug 29, 2011 Open - Current

\$2,000

No Missed Payments

Account Details

Last Reported	May 31, 2016
Creditor Name	FED LOAN SERVICING
Account Type	Education Loan
Account Status	Open
Opened Date	Aug 29, 2011
Closed Date	--
Limit	--
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$2,000
Highest Balance	\$2,000
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Student loan - payment deferred

Payment History

Latest Status: Current

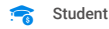
2016	OK OK OK OK
2015	OK OK OK OK OK OK OK OK OK OK OK OK
2014	OK OK OK OK OK OK OK OK OK OK OK OK
2013	OK OK OK OK OK OK OK OK OK OK OK OK
2012	U U U U U U OK OK OK OK OK OK OK
2011	U U U U U
	J F M A M J J A S O N D

U Unknown

See something wrong?

You could dispute an error with Equifax.

FED LOAN SERVICING



Aug 29, 2011 Open - Current

\$3,500

No Missed Payments

Account Details

Last Reported	May 31, 2016
Creditor Name	FED LOAN SERVICING
Account Type	Education Loan
Account Status	Open
Opened Date	Aug 29, 2011
Closed Date	--
Limit	--
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$3,500
Highest Balance	\$3,500
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Student loan - payment deferred

Payment History

Latest Status: Current

2016	OK OK OK OK
2015	OK OK OK OK OK OK OK OK OK OK OK OK
2014	OK OK OK OK OK OK OK OK OK OK OK OK
2013	OK OK OK OK OK OK OK OK OK OK OK OK
2012	U U U U U U OK OK OK OK OK OK OK
2011	U U U U U
	J F M A M J J A S O N D

U Unknown

See something wrong?

You could dispute an error with Equifax.

MACY'S/DSNB

 Credit Card

May 01, 2014 **Open - Current**
No Missed Payments

\$0
0% of Credit Limit*

Account Details

Last Reported	Jun 04, 2016
Creditor Name	MACY'S/DSNB
Account Type	Charge Account
Account Status	Open
Opened Date	May 01, 2014
Closed Date	--
Limit	\$600
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$0
Highest Balance	\$172
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	Jul 01, 2014
Amount Past Due	--
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current

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

U Unknown

Credit Utilization* 0.00%

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DISCOVER BANK

 Credit Card

Oct 09, 2014 **Open - Current**
No Missed Payments

\$64
13% of Credit Limit*

Account Details

Last Reported	May 25, 2016
Creditor Name	DISCOVER BANK
Account Type	Credit Card
Account Status	Open
Opened Date	Oct 09, 2014
Closed Date	--
Limit	\$500
Term	--
Monthly Payment	\$35
Responsibility	Individual Account.
Balance	\$64
Highest Balance	\$337
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	May 01, 2016
Amount Past Due	--
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current

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

U Unknown

Credit Utilization* 12.80%

[See something wrong?](#)
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SYNCB/BANANA
REPUBLIC

 Credit Card

Jun 22, 2014 **Open - Current**
No Missed Payments

\$0
0% of Credit Limit*

Account Details

Last Reported	May 22, 2016
Creditor Name	SYNCB/BANANA REPUBLIC
Account Type	Charge Account
Account Status	Open
Opened Date	Jun 22, 2014
Closed Date	--
Limit	\$900
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$0
Highest Balance	\$417
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	Jun 01, 2015
Amount Past Due	--
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current

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

Credit Utilization* 0.00%

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SYNCB/BANANA REP DC

 Credit Card

Jun 23, 2013 **Closed**
No Missed Payments

\$0

Account Details

Last Reported	Dec 28, 2015
Creditor Name	SYNCB/BANANA REP DC
Account Type	Credit Card
Account Status	Closed - Paid and Closed
Opened Date	Jun 23, 2013
Closed Date	Apr 01, 2014
Limit	\$2,500
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$0
Highest Balance	\$89
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	--
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current

2015	U U U U U U U U U U U U
2014	OK OK OK OK U U U U U U U U
2013	OK OK OK OK OK OK OK
	J F M A M J J A S O N D

U Unknown

Credit Utilization* 0.00%

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FED LOAN SERVICING



Student

Sep 11, 2014 Closed

\$0

Account Details

Last Reported	Oct 31, 2014
Creditor Name	FED LOAN SERVICING
Account Type	Education Loan
Account Status	Closed - Paid and Closed
Opened Date	Sep 11, 2014
Closed Date	Oct 01, 2014
Limit	--
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$0
Highest Balance	\$0
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	--
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current

No payment history has been reported by this creditor.

[See something wrong?](#)[You could dispute an error with Equifax.](#)

FED LOAN SERVICING



Student

Sep 11, 2014 Closed

\$0

Account Details

Last Reported	Oct 31, 2014
Creditor Name	FED LOAN SERVICING
Account Type	Education Loan
Account Status	Closed - Paid and Closed
Opened Date	Sep 11, 2014
Closed Date	Oct 01, 2014
Limit	--
Term	--
Monthly Payment	--
Responsibility	Individual Account.
Balance	\$0
Highest Balance	\$0
Payment Status	Current
Worst Payment Status	--
Date of Last Payment	--
Amount Past Due	--
Times 30/60/90 Days Late	0/0/0
Remarks	--

Payment History

Latest Status: Current

No payment history has been reported by this creditor.

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*Calculated using reported balance and credit limit on account.


Credit Inquiries

Creditor Name	Inquiry Date	Removed By*	Type
VERIZON EAST	Jun 5, 2016	Jul 2018	Telephone Companies
VERIZON WIRELESS-NN/	Apr 22, 2015	May 2017	Telephone Companies


*Estimated based on the date of your inquiry and an assumed 2 year expiration period.

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Collections

 As of Jun 16, 2016, you have no collections accounts on your credit report.

Public Records

 As of Jun 16, 2016, you have no public records on your credit report.

How to Read Your Credit Report

Your full credit report is divided into five important sections:

Personal and Employment Information

This section contains names, addresses and employers included on your credit report. This sort of information is added to your report after it's been used on credit applications. Review this section for any information you don't recognize.

Accounts

This section contains details on each credit account on your credit report, including both open and closed accounts. Details include payment history, current status and reported balances. Review this section to ensure that your lenders have been properly reporting your activity, and to look for any accounts that you didn't open.

Credit Inquiries

This section contains details on each hard credit inquiry on your credit report. Hard inquiries are typically added to your report when you apply for new lines of credit. Review this section to verify that each inquiry is correct and authorized by you, and to find our approximation of when each inquiry will be removed from your report.

Collections

This section contains information about any accounts reported as in collections. If you've fallen behind on payments and have outstanding debts, a lender could send your account to collections. Review this section to check the accuracy of information about each collections account and to find contact information for your collections agencies.

Public Records

This section contains details on any public record information included in your credit report. Public records include bankruptcies, civil judgments and tax liens. Review this section to ensure that each item is reported accurately. If there is incorrect information, you could file a dispute directly with the credit bureaus.

If you anticipate changes to your report over time, you can get an update to your credit report once a week through Credit Karma to check if new information has been added and old information has been updated. Because lenders typically only report information to the bureau once a month, it may take time for these updates to appear. View your report online to find highlights of information that could be important to your credit health.