

Provided by  TransUnion.

## Your Credit Score

Account Mix

### Names Reported

See something wrong?

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

## Employment Information

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

29 CHECKERBERRY ST  
HYANNIS, MA  
02601

## Account Name

Account Type

Open Date	Status
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Balance

**BK OF AMER****Credit Card****May 03, 2012** **Open - Current**

No Missed Payments

**\$566**

33% of Credit Limit\*

**Account Details**

Last Reported	Jun 04, 2016
Creditor Name	BK OF AMER
Account Type	Credit Card
Account Status	Open
Opened Date	May 03, 2012
Closed Date	--
Limit	\$1,700
Term	--
Monthly Payment	\$25
Responsibility	Individual
Balance	\$566
Highest Balance	\$1,352
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Jun 01, 2016
Amount Past Due	\$0
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 OK OK
2014	OK 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 OK
2012	OK OK OK OK OK
	J F M A M J J A S O N D

**Credit Utilization\*** 33.29%**Creditor Contact Details**

BANK OF AMERICA  
PO BOX 982235  
EL PASO, TX  
79998  
(800) 421-2110

See an error? Report it to TransUnion with our Direct  
Dispute™ tool.

[Dispute an Error](#)**DSNB MACYS****Credit Card****May 01, 2014** **Open - Current**

No Missed Payments

**\$0**

0% of Credit Limit\*

**Account Details**

Last Reported	Jun 04, 2016
Creditor Name	DSNB MACYS
Account Type	Charge Account
Account Status	Open
Opened Date	May 01, 2014
Closed Date	--
Limit	\$600
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$0
Highest Balance	\$172
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Jul 18, 2014
Amount Past Due	\$0
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 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%**Creditor Contact Details**

MACYS DEPARTMENT STORES  
PO BOX 8218  
MASON, OH  
45040

See an error? Report it to TransUnion with our Direct  
Dispute™ tool.

[Dispute an Error](#)

DISCOVERBANK



Credit Card

Oct 09, 2014 Open - Current

No Missed Payments

\$64

13% of Credit Limit\*

## Account Details

Last Reported	May 25, 2016
Creditor Name	DISCOVERBANK
Account Type	Credit Card
Account Status	Open
Opened Date	Oct 09, 2014
Closed Date	--
Limit	\$500
Term	--
Monthly Payment	\$35
Responsibility	Individual
Balance	\$64
Highest Balance	\$337
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	May 03, 2016
Amount Past Due	\$0
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
2014					OK
	J	F	M	A	M
	J	J	A	S	O
	N	D			

Credit Utilization\* 12.80%

## Creditor Contact Details

DISCOVER FINANCIAL SERVI  
PO BOX 15316  
WILMINGTON, DE  
19850  
(800) 347-2683

See an error? Report it to TransUnion with our Direct  
Dispute™ tool.

Dispute an Error

SYNCB/BANANA



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
Account Type	Charge Account
Account Status	Open
Opened Date	Jun 22, 2014
Closed Date	--
Limit	\$900
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$0
Highest Balance	\$417
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	Jun 21, 2015
Amount Past Due	\$0
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
2014					OK
	J	F	M	A	M
	J	J	A	S	O
	N	D			

Credit Utilization\* 0.00%

## Creditor Contact Details

SYNCB/BANANA REPUBLIC  
PO BOX 965005  
ORLANDO, FL  
32896  
(800) 234-7455

See an error? Report it to TransUnion with our Direct  
Dispute™ tool.

Dispute an Error

**FEDLOAN****Student****Aug 29, 2011    Open - Current****\$3,500**

No Missed Payments

**Account Details**

Last Reported	Apr 30, 2016
Creditor Name	FEDLOAN
Account Type	Student
Account Status	Open
Opened Date	Aug 29, 2011
Closed Date	--
Limit	--
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$3,500
Highest Balance	\$3,500
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Payment deferred

**Payment History**

Latest Status: Current

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

U Unknown

**Creditor Contact Details**

FEDLOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA  
17106  
(800) 699-2908

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Dispute™ tool.

[Dispute an Error](#)**FEDLOAN****Student****Aug 29, 2011    Open - Current****\$2,000**

No Missed Payments

**Account Details**

Last Reported	Apr 30, 2016
Creditor Name	FEDLOAN
Account Type	Student
Account Status	Open
Opened Date	Aug 29, 2011
Closed Date	--
Limit	--
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$2,000
Highest Balance	\$2,000
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Payment deferred

**Payment History**

Latest Status: Current

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

U Unknown

**Creditor Contact Details**

FEDLOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA  
17106  
(800) 699-2908

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Dispute™ tool.

[Dispute an Error](#)

**FEDLOAN****Student****Aug 31, 2012    Open - Current****\$4,500**

No Missed Payments

**Account Details**

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

**Payment History**

Latest Status: Current

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

U    **Unknown****Creditor Contact Details**

FEDLOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA  
17106  
(800) 699-2908

See an error? Report it to TransUnion with our Direct  
Dispute™ tool.

[Dispute an Error](#)**FEDLOAN****Student****Aug 31, 2012    Open - Current****\$2,000**

No Missed Payments

**Account Details**

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

**Payment History**

Latest Status: Current

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

U    **Unknown****Creditor Contact Details**

FEDLOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA  
17106  
(800) 699-2908

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Dispute™ tool.

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FEDLOAN



Student

Sep 15, 2013 Open - Current

\$5,500

No Missed Payments

## Account Details

Last Reported	Apr 30, 2016
Creditor Name	FEDLOAN
Account Type	Student
Account Status	Open
Opened Date	Sep 15, 2013
Closed Date	--
Limit	--
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$5,500
Highest Balance	\$5,500
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Payment deferred

## Payment History

Latest Status: Current

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

U Unknown

## Creditor Contact Details

FEDLOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA  
17106  
(800) 699-2908

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Dispute™ tool.

[Dispute an Error](#)

FEDLOAN



Student

Sep 15, 2013 Open - Current

\$2,000

No Missed Payments

## Account Details

Last Reported	Apr 30, 2016
Creditor Name	FEDLOAN
Account Type	Student
Account Status	Open
Opened Date	Sep 15, 2013
Closed Date	--
Limit	--
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$2,000
Highest Balance	\$2,000
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Payment deferred

## Payment History

Latest Status: Current

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

U Unknown

## Creditor Contact Details

FEDLOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA  
17106  
(800) 699-2908

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Dispute™ tool.

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Student

Nov 03, 2014 Open - Current

No Missed Payments

\$5,500

## Account Details

Last Reported	Apr 30, 2016
Creditor Name	FEDLOAN
Account Type	Student
Account Status	Open
Opened Date	Nov 03, 2014
Closed Date	--
Limit	--
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$5,500
Highest Balance	\$5,500
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Payment deferred

### Payment History

Latest Status: Current

2016 OK OK OK

2015 OK OK OK OK OK OK OK OK OK OK OK OK OK

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

### Creditor Contact Details

FEDLOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA  
17106  
(800) 699-2908

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FEDLOAN



Student

Nov 03, 2014      Open - Current

No Missed Payments

\$2,000

## Account Details

Last Reported	Apr 30, 2016
Creditor Name	FEDLOAN
Account Type	Student
Account Status	Open
Opened Date	Nov 03, 2014
Closed Date	--
Limit	--
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$2,000
Highest Balance	\$2,000
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Payment deferred

### Payment History

Latest Status: Current

2016 OK OK OK

2015 OK OK OK OK OK OK OK OK OK OK OK OK

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

### Creditor Contact Details

FEDLOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA  
17106  
(800) 699-2908

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## FEDLOAN



Student

Aug 20, 2015

Open - Current

\$9,668

No Missed Payments

## Account Details

Last Reported	Apr 30, 2016
Creditor Name	FEDLOAN
Account Type	Student
Account Status	Open
Opened Date	Aug 20, 2015
Closed Date	--
Limit	--
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$9,668
Highest Balance	\$9,668
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Payment deferred

## Payment History

Latest Status: Current

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

## Creditor Contact Details

FEDLOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA  
17106  
(800) 699-2908

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Dispute™ tool.

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## SYNCB/BRDC



Credit Card

Jun 23, 2013

Closed

\$0

No Missed Payments

## Account Details

Last Reported	Dec 28, 2015
Creditor Name	SYNCB/BRDC
Account Type	Credit Card
Account Status	Closed
Opened Date	Jun 23, 2013
Closed Date	Apr 03, 2014
Limit	\$2,500
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$0
Highest Balance	\$89
Payment Status	Current
Worst Payment Status	Current
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Account closed by consumer

## Payment History

Latest Status: Current

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

Credit Utilization\* 0.00%

## Creditor Contact Details

SYNCB/BANAREPDC  
PO BOX 965005  
ORLANDO, FL  
32896  
(866) 450-2330

See an error? Report it to TransUnion with our Direct  
Dispute™ tool.

[Dispute an Error](#)

**FEDLOAN****Student****Sep 11, 2014   Closed****\$0****Account Details**

Last Reported	Oct 21, 2014
Creditor Name	FEDLOAN
Account Type	Student
Account Status	Closed
Opened Date	Sep 11, 2014
Closed Date	Oct 21, 2014
Limit	--
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$0
Highest Balance	\$0
Payment Status	Current
Worst Payment Status	Unknown
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Closed

**Payment History**

Latest Status: Current

No payment history has been reported by this creditor.

**Creditor Contact Details**

FEDLOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA  
17106  
(800) 699-2908

See an error? Report it to TransUnion with our Direct  
Dispute™ tool.

[Dispute an Error](#)**FEDLOAN****Student****Sep 11, 2014   Closed****\$0****Account Details**

Last Reported	Oct 01, 2014
Creditor Name	FEDLOAN
Account Type	Student
Account Status	Closed
Opened Date	Sep 11, 2014
Closed Date	Oct 01, 2014
Limit	--
Term	--
Monthly Payment	\$0
Responsibility	Individual
Balance	\$0
Highest Balance	\$0
Payment Status	Current
Worst Payment Status	Unknown
Date of Last Payment	--
Amount Past Due	\$0
Times 30/60/90 Days Late	0/0/0
Remarks	Closed

**Payment History**

Latest Status: Current

No payment history has been reported by this creditor.

**Creditor Contact Details**

FEDLOAN SERVICING  
PO BOX 60610  
HARRISBURG, PA  
17106  
(800) 699-2908

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Dispute™ tool.

[Dispute an Error](#)

\*Calculated using reported balance and credit limit on account.

Creditor Name	Inquiry Date	Removed By*	Type
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<a href="#">DISCOVER</a>	Oct 7, 2014	Nov 2016	Finance
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[Creditor Contact Details](#)

COLLECTION  
12 READS WY  
NEW CASTLE, DE 19720  
(800) 347-2683

[See something wrong?](#)

Find out how to [dispute a hard inquiry](#).

<a href="#">VW CREDIT</a>	May 28, 2016	Jun 2018	Finance
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[Creditor Contact Details](#)

COLLECTION  
0 VOLKSWAGEN CREDIT 1401 FRANKLIN BV  
LIBETVILLIE, IL 60048  
(800) 428-4034

[See something wrong?](#)

Find out how to [dispute a hard inquiry](#).

<a href="#">TD AUTO FINA</a>	May 28, 2016	Jun 2018	Finance
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[Creditor Contact Details](#)

COLLECTION  
27777 INKSTER RD  
FARMINGTON HIL, MI 48334  
(800) 556-8172

[See something wrong?](#)

Find out how to [dispute a hard inquiry](#).

<a href="#">COLONIAL VOL</a>	May 28, 2016	Jun 2018	Automotive
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[Creditor Contact Details](#)

COLLECTION  
162 MYSTIC AVE  
MEDFORD, MA 02155  
(781) 475-5200

[See something wrong?](#)

Find out how to [dispute a hard inquiry](#).

<a href="#">COLONIAL VOL</a>	May 18, 2016	Jun 2018	Automotive
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[Creditor Contact Details](#)

COLLECTION  
162 MYSTIC AVE  
MEDFORD, MA 02155  
(781) 475-5200

[See something wrong?](#)

Find out how to [dispute a hard inquiry](#).

### YORK KIA

May 18, 2016

Jun 2018

Automotive

#### Creditor Contact Details

COLLECTION  
60 MYSTIC AVE  
MEDFORD , MA 02155  
(781) 395-6800

[See something wrong?](#)

Find out how to [dispute a hard inquiry](#).

### WFDS

May 28, 2016

Jun 2018

Credit Union

#### Creditor Contact Details

COLLECTION  
PO BOX 1697  
WINTERVILLE , NC 28590  
(800) 289-8004

[See something wrong?](#)

Find out how to [dispute a hard inquiry](#).

### Citizens One

May 28, 2016

Jun 2018

Bank

#### Creditor Contact Details

COLLECTION  
1 CITIZENS DR  
Riverside , RI 02915  
(800) 610-7300

[See something wrong?](#)

Find out how to [dispute a hard inquiry](#).

### SYNCB/BANANA

Jun 22, 2014

Jul 2016

National Credit Cards/Airlines

#### Creditor Contact Details

COLLECTION  
PO BOX 965005  
ORLANDO , FL 32896  
(800) 234-7455

[See something wrong?](#)

Find out how to [dispute a hard inquiry](#).

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

## 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.

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# How to Read Your Credit Report

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Your full credit report is divided into five important sections:

## Personal and Employment Information

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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

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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

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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

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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

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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.