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FICO® Report – **EQUIFAX**

June 24, 2013 Joseph V McNamara FICO® score: 747

FICO® Score – Simulation Preview version

FICO® Score

- FICO® Score Summary
- Understanding your score

Credit Report

- Credit Accounts
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- Credit Alerts
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FICO® Score Summary

Your FICO® Score: 747

On June 24, 2013

Your FICO® Score is very good



Your score is above the average score of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

- FICO® Scores range between 300 and 850
- Higher scores are better scores
- The higher your score, the more favorably lenders look upon you as a credit risk.

myFICO provides your FICO® score and credit report as generated and reported by one of the three major credit bureaus. Below are factors in your credit report that are hurting or helping your score:

FICO® score ingredients

How you rate



Payment history

Your history of paying bills on time.

Great



Amount of debt

Your total amount of outstanding debt.

Not Good



Length of credit history

How long you've had credit.

Very Good



Amount of new credit

Amount of credit you've recently obtained or applied for.

Great

Fair Credit Reporting Act: [Learn more about your rights](#)

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myFICO is the consumer division of FICO. Since its introduction 20 years ago, the FICO® Score has become a global standard for measuring credit risk in the banking, mortgage, credit card, auto and retail industries. 90 of the top 100 largest U.S. financial institutions use the FICO Score to make consumer credit decisions.

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The Score That Matters®



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-Begin Credit Report-**Personal Information**

SSN: [REDACTED]
Your SSN has been masked for your protection.

You have been on our files since 02/01/1999

Date of Birth: 03/29/1977

Names Reported: JOSEPH V. MCNAMARA

Addresses Reported:

Address
4619 CRANBROOK DR, TOLEDO, OH 43615-1652
3216 COREY RD, TOLEDO, OH 43615-1647
120 E 11TH ST APT 2B, NEW YORK, NY 10003-5380

Date Reported
04/07/2004
05/01/2003

Telephone Numbers Reported:

(419) 841-0315

Employment Data Reported:

Employer Name	Position	Date Verified
COOPER & WALINSKI LPA	LAWYER	02/18/2006

Account Information

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 key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPC	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

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.

AMERICAN EXPRESS

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened:	01/19/1999	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	07/13/2009	Date Closed:	06/15/2009
Account Type:	Revolving Account	Payment Received:	\$0		
Loan Type:	CREDIT CARD	High Balance:	\$0		
		Credit Limit:	\$2,000		

Remarks: INACTIVE ACCOUNT; CLOSED

	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2008	07/2008	08/2008	09/2008	10/2008	11/2008	12/2008	01/2009	02/2009	03/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004
Rating	OK	OK	OK	OK	OK	OK	X	X	OK	X

	09/2003	07/2003	05/2003	03/2003	01/2003	12/2002	11/2002	10/2002	09/2002	08/2002
Rating	X	OK	OK	OK	OK	OK	OK	OK	OK	OK

CITICARDS CBNA

701 E 60TH ST N
SIOUX FALLS, SD 57104
Phone number not available

Date Opened:	06/20/2002	Date Updated:	06/05/2013	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	\$219 per month, paid Monthly
Account Type:	Revolving Account	Last Payment Made:	05/24/2013		
Loan Type:	FLEXIBLE SPENDING CREDIT CARD				

High Balance: High balance of \$13,639 from 04/2011 to 06/2013
Credit Limit: Credit limit of \$13,800 from 04/2011 to 06/2013

	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012
Balance	\$9,756	\$9,869	\$9,771	\$9,755	\$10,036	\$10,786	\$10,725	\$10,746	\$10,996	\$10,840
Amount Due	\$219	\$233	\$188	\$191	\$211	\$209	\$211	\$218	\$187	\$162
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011
Balance	\$10,878	\$10,961	\$11,008	\$11,225	\$11,427	\$11,630	\$11,927	\$12,326	\$6,968	\$12,640
Amount Due	\$163	\$164	\$165	\$168	\$171	\$174	\$178	\$184	\$104	\$189
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011
Balance	\$9,534	\$11,401	\$11,515	\$11,894	\$12,248	\$13,152	\$13,248	\$13,639	\$13,154	\$11,516
Amount Due	\$143	\$171	\$172	\$178	\$183	\$197	\$198	\$229	\$333	\$316
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

6/24/13

TransUnion

Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010
Balance	\$10,967									
Amount Due	\$283									
Amount Paid	\$0									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2006	09/2006	08/2006
Rating	OK	OK	OK

FORD MOTOR CREDIT

POB 542000
OMAHA, NE 68154
(800) 727-7000

Date Opened: 02/18/2006
Responsibility: Individual Account
Account Type: Installment Account

Balance: \$0
Date Updated: 01/12/2007
Last Payment Made: 01/12/2007
High Balance: \$15,608

Pay Status: Current; Paid or Paying as Agreed
Terms: \$500 per month, paid Monthly for 37 months
Date Closed: 01/12/2007

Loan Type: AUTOMOBILE
Remarks: CLOSED

	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2006
Rating	OK

GECRB/BROOKS BROTHERS

PO BOX 965005
ORLANDO, FL 32896-5005
(800) 248-3058

Date Opened:	05/12/2002	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	06/07/2013	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	10/05/2008
Loan Type:	CHARGE ACCOUNT	Last Payment Made:	04/21/2004	Date Paid:	04/21/2004
		High Balance:	\$238		
		Credit Limit:	\$650		

Remarks: CLOSED

	05/2013	06/2013	07/2013	08/2013	09/2013	10/2013	11/2013	12/2013	01/2014	02/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2012	04/2012	05/2012	06/2012	07/2012	08/2012	09/2012	10/2012	11/2012	12/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2011	02/2011	03/2011	04/2011	05/2011	06/2011	07/2011	08/2011	09/2011	10/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2006	08/2006
Rating	OK	OK

GECRB/BROOKS BROTHERS

PO BOX 965005
ORLANDO, FL 32896-5005
(800) 248-3058

Date Opened: 12/06/2009 **Date Updated:** 05/22/2013 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Payment Received:** \$25 **Terms:** \$25 per month, paid Monthly
Account Type: Revolving Account **Last Payment Made:** 04/29/2013
Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$532 from 12/2010 to 02/2012; \$537 from 03/2012 to 10/2012; \$1,112 from 11/2012 to 05/2013
Credit Limit: Credit limit of \$2,000 from 12/2010 to 01/2011; \$224 from 02/2011 to 02/2011; \$2,000 from 03/2011 to 02/2012; \$3,400 from 03/2012 to 05/2013

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012
Balance	\$587	\$98	\$0	\$0	\$0	\$1,019	\$1,112	\$0	\$0	\$0
Amount Due	\$25	\$25				\$30	\$25	\$25	\$25	\$25
Amount Paid	\$25	\$0	\$0	\$0	\$1,019	\$112	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011
Balance	\$0	\$108	\$131	\$227	\$422	\$175	\$222	\$267	\$0	\$0
Amount Due	\$25	\$25	\$25	\$25	\$25	\$25	\$15	\$15	\$0	\$0
Amount Paid	\$108	\$25	\$100	\$200	\$100	\$50	\$50	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$224	\$0	\$0	\$0
Amount Due	\$0	\$0	\$0	\$0	\$0	\$0	\$15	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$224	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2010	12/2009
Rating	OK	OK

KEYBANK NA

4910 TIEDEMAN RD
CLIENT SVCS OH-01-05-0562
BROOKLYN, OH 44144
(800) 539-2968

Date Opened: 09/25/2009 **Date Updated:** 06/01/2013 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Payment Received:** \$100 **Terms:** \$83 per month, paid Monthly
Account Type: Line of Credit **Last Payment Made:** 05/14/2013
Loan Type: LINE OF CREDIT

	06/2013	05/2013	03/2013	01/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012
Balance	\$8,752	\$7,173		\$3,837	\$711	\$9,806	\$9,574	\$8,589		\$8,281
Amount Due	\$83	\$50		\$50	\$143	\$178	\$125	\$107		\$111
Amount Paid	\$100	\$50		\$50	\$0	\$200	\$250	\$250		\$300
Past Due	\$0	\$0		\$0	\$0	\$0	\$0	\$0		\$0
Credit Limit	\$10,000	\$10,000		\$10,000	\$10,000	\$10,000	\$10,000	\$10,000		\$10,000
High Balance	\$9,997	\$9,997		\$9,997	\$9,997	\$9,997	\$9,997	\$9,997		\$9,997
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011
Balance	\$7,766		\$8,316	\$6,365		\$5,036	\$2,887		\$2,787	\$4,230
Amount Due	\$103		\$99	\$69		\$50	\$54		\$138	\$50
Amount Paid	\$200		\$100	\$1,000		\$100	\$100		\$6,000	\$100
Past Due	\$0		\$0	\$0		\$0	\$0		\$0	\$0
Credit Limit	\$10,000		\$10,000	\$10,000		\$10,000	\$10,000		\$10,000	\$10,000
High Balance	\$9,997		\$9,997	\$9,997		\$9,997	\$9,997		\$9,997	\$9,997
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011
Balance	\$3,006	\$0		\$0	\$0		\$0	\$0	\$2	\$1,006
Amount Due	\$0	\$0		\$0	\$0		\$0	\$2	\$50	\$50
Amount Paid	\$0	\$0		\$0	\$0		\$0	\$10,027	\$1,005	\$50
Past Due	\$0	\$0		\$0	\$0		\$0	\$0	\$0	\$0
Credit Limit	\$10,000	\$10,000		\$10,000	\$10,000		\$10,000	\$10,000	\$10,000	\$10,000
High Balance	\$9,997	\$9,997		\$9,997	\$9,997		\$9,997	\$9,997	\$3,695	\$3,695
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010
Balance	\$1,050									
Amount Due	\$0									
Amount Paid	\$0									
Past Due	\$0									
Credit Limit	\$10,000									
High Balance	\$3,695									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009
Rating	OK	OK	OK	OK	OK	OK

THE HOME DEPOT/CBNA

PO BOX 6497
SIOUX FALLS, SD 57117-6497
(800) 677-0232

Date Opened: 04/13/2008 Date Updated: 06/10/2013 Pay Status: Current; Paid or Paying as
Responsibility: Individual Account Payment Received: \$0 Agreed

6/24/13

TransUnion

Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Last Payment Made: 05/24/2013

Terms: \$25 per month, paid
Monthly

High Balance: High balance of \$5,159 from 12/2010 to 06/2013

Credit Limit: Credit limit of \$10,000 from 12/2010 to 06/2011; \$5,001 from 07/2011 to 05/2012; \$2,501 from 06/2012 to 06/2013

	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012
Balance	\$386	\$446	\$499	\$178	\$253	\$328	\$403	\$478	\$553	\$628
Amount Due	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011
Balance	\$728	\$828	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Due	\$25	\$25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010
Balance	\$0									
Amount Due	\$0									
Amount Paid	\$0									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2008	04/2008
Rating	OK	OK

WORLD'S FOREMOST BANK

4800 NW 1ST ST STE 300
LINCOLN, NE 68521-4463
(800) 850-8402

Date Opened: 12/11/2010
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 05/28/2013
Payment Received: \$0
Last Payment Made: 01/18/2013

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Paid: 01/18/2013

Credit Limit: Credit limit of \$5,000 from 12/2010 to 05/2013

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012
Balance	\$0	\$0	\$0	\$0	\$0	\$4,379	\$4,549	\$4,719	\$4,884	\$4,949
Amount Due						\$88	\$91	\$94	\$98	\$99
Amount Paid	\$0	\$0	\$0	\$0	\$4,379	\$250	\$250	\$250	\$150	\$500
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$5,156	\$5,156	\$5,156	\$5,156	\$5,156	\$5,156	\$5,156	\$5,156	\$5,156	\$5,156
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011
Balance	\$4,071	\$2,918	\$1,898	\$2,149	\$2,398	\$2,784	\$3,223	\$3,148	\$4,344	\$4,231
Amount Due	\$81	\$58	\$51	\$54	\$59	\$64	\$66	\$81	\$87	\$85
Amount Paid	\$100	\$55	\$300	\$300	\$500	\$500	\$100	\$2,000	\$500	\$753
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$5,156	\$5,156	\$5,156	\$5,156	\$5,156	\$5,156	\$5,156	\$5,156	\$5,156	\$5,156
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010
Balance	\$4,753	\$3,907	\$3,578	\$3,758	\$3,921	\$2,076	\$1,233	\$178	\$0	\$365
Amount Due	\$95	\$78	\$76	\$76	\$78	\$43	\$25	\$25	\$0	\$10
Amount Paid	\$500	\$1,300	\$1,500	\$2,000	\$300	\$500	\$178	\$0	\$365	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$5,156	\$4,724	\$4,724	\$4,724	\$3,921	\$2,076	\$1,233	\$365	\$365	\$365
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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.

AMERICAN EXPRESS

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Requested On: 05/11/2013, 04/06/2013, 03/09/2013,
02/03/2013, 01/21/2013, 11/10/2012, 10/14/2012,
09/08/2012, 08/11/2012, 07/08/2012

DISCOVER PERSONAL LOANS

PO BOX 30954
SALT LAKE CITY, UT 84130
(877) 256-2632

Requested On: 03/07/2013

AMERIPRISE AUTO AND HOME

3500 PACKERLAND DR
DE PERE, WI 54115
Phone number not available

Requested On: 10/15/2012, 07/15/2012

FIRST USA

800 BROOKSEGE BLVD
WESTERVILLE, OH 43081-2822
Phone number not available

Requested On: 07/03/2012

BANK OF AMERICA

PO BOX 982235
EL PASO, TX 79998-2235
Phone number not available

Requested On: 03/12/2013, 07/01/2012

LENDING CLUB

370 CONVENTION WAY
REDWOOD CITY, CA 94063
(800) 964-7937

Requested On: 01/15/2013, 11/15/2012, 07/15/2012

DISCOVER FINCL SVC LLC

PO BOX 15316
WILMINGTON, DE 19850-5316
Phone number not available

Requested On: 08/09/2012, 08/02/2012, 07/26/2012,
07/12/2012, 06/28/2012

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 and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

GECRB/BROOKS BROTHERS

PO BOX 965005
ORLANDO, FL 32896-5005
(800) 248-3058

Requested On: 05/09/2013

-End of Credit Report-

Should you wish to contact TransUnion, you may do so,

Online:

To report an inaccuracy, please visit: annualcreditreport.transunion.com

For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Consumer Rights

Para informacion en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., 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 the 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 N.W., 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 1-888-567-8688 (888-SOPTOUT).

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.

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.	Bureau of Consumer Financial Protection 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
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	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal credit unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation

	Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center- FCRA Washington, DC 20580 1-877-382-4357

Information Regarding State Laws**Ohio Residents****Ohio Consumers Have the Right to Obtain a Security Freeze**

You may obtain a "security freeze" on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to Ohio law. The "security freeze" will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party or parties or for a specific period of time after the security freeze is in place. To provide that authorization you must contact the consumer reporting agency and provide all of the following:

- (a) Information generally considered sufficient to identify the consumer;
- (b) The unique personal identification number or password provided by the consumer credit reporting agency; and
- (c) The proper information regarding the third party who is to receive the consumer credit report or the time period for which the credit report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a security freeze on a credit report shall comply with the request not later than fifteen minutes after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

You have a right to bring civil action against anyone, including a consumer reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.