

1. PERSONAL INFORMATION

Check to see that your name, current address, former address, and date of birth are correct.

2. REFERENCE NUMBER

Refer to this number when making inquiries.

3. SUMMARY

Sums up current credit accounts and balances, and notes delinquent or overdue amounts.

4. CREDIT REPORTING AGENCY

Indicates which of the three main credit reporting repositories (Equifax, Experian, TransUnion) reported the information.

5. ACCOUNT TYPE

Shows the type of account (Real Estate, Installment, Revolving and Other).

6. COUNT

Shows the total number of accounts reported for each type of account.

7. BALANCE

Shows the total balance of all types of accounts.

8. PAYMENT

Shows the total account type payments.

9. CURRENT

Shows the total number of current accounts.

10. CLOSED

Shows the total number of accounts reported closed.

11. INQUIRIES

Shows the total number of inquiries about your credit that were reported. (Inquiries may be made by banks, department stores, employers, and landlords).

12. PUBLIC RECORDS

Shows the number of matters of public record (court records of bankruptcies, tax liens, judgements or foreclosures, etc.) reported by the credit reporting agency.

13. COLLECTION ACCOUNTS

Shows the number of accounts turned over to a collection agency, as reported by the credit reporting agency.

14. DELINQUENCIES

Shows the number of accounts that are currently delinquent or derogatory, or were previously delinquent or derogatory.

15. DEROGATORY INFORMATION

Shows the delinquent/derogatory information that has been reported by the credit reporting agencies.

16. ACCOUNT INFORMATION

The creditor with whom you have or had an account with, the account number, and type of account.

17. BUREAU CODE

Is the designation as to who is responsible for each account and the type of participation for that account, as follows:

18. DATE OPEN

When the account was opened.

19. HIGH LIMIT

Your credit limit, or the most you have ever charged on the account.

20. MONTHLY PAYMENT

Your monthly payment on accounts.

21. ACCOUNT BALANCE

The balance you owe, as of the date the information was obtained.

22. LAST REPORTED

The last date the account was updated by the creditor.

23. ACCOUNT STATUS

Indicates whether the account is current or past due.

24. AMOUNT PAST DUE

Shows the total past due amount for all accounts.

25. HISTORICAL DATE AND ACCOUNT STATUS

For chronological reference. Historical Account Status indicates whether the account was current or past due on a month-to-month basis over the last 24 months — including the date shown under "History Date."

26. DAYS PAST DUE 30/60/90

Any balance that is past due will appear in the Past Due 30/60/90 amount columns. Past Due 30/60/90 indicates the number of times an account was overdue 30, 60 or 90 days within the past seven years.

27. HISTORY DATE

Date at which 24 month history begins.

28. 24 MONTH HISTORY

For chronological reference. Indicates whether the account was current or past due on a month-to-month basis over the last 24 months — including the date shown under "History Date."

U	Undesignated	Not designated by the creditor
I	Individual	Individual account
J	Joint	Joint account
A	Authorized User	Authorized to use someone else's account
S	Shared	Joint account
C	Co-Maker	Joint responsibility for the account
B	Co-Signer	Responsibility only in case of default on the account
M	Maker	Individual account
T	Terminated	Closed account

0	Too new to rate
⌚	Current
30	30 days late
60	60 days late
90	90 days late
120	120 days late
150	150 days late
W/B	Wage earner plan or bankruptcy
R	Repossession or foreclosure
C	Collection or charge off
U	Unrated
-	Not reported that month