



Reported as of Nov 06, 2017

Truong Trang's Credit Report

Provided by TransUnion.

Overview

Your Credit Score



Account Mix

| | |
|---|----------|
| ● Credit Cards | 6 |
| ● Real Estate | 0 |
| ● Auto | 0 |
| ● Student | 0 |
| ● Other Loans | 0 |
| Total Accounts: | 6 |

Personal Information

Names Reported

TRUONG TAN TRANG
 TRUNG TRANG
 TRANG TRIONG
 TRANG, TAN, TRUONG

Addresses Reported

- 3308 SAN PABLO AV
SAN JOSE, CA
95127
- 6013 PO BOX 6013
CONCORD, CA
94524
- 1300 CONTRA COSTA BV
APT 26
PLEASANT HILL, CA
94523

Employer Reported

CASTLE NAIL SPA
 SELFEMPLOYED1099 EMPLOYEE

Date Reported

Aug 9, 2016
 Jul 27, 2016

Accounts

| FST PREMIER | | \$669 |
|--------------------------|--|--|
| Account Details | | Payment History |
| Last Reported | Oct 30, 2017 | Latest Status: Collection/Charge-Off |
| Creditor Name | FST PREMIER | No payment history has been reported by this creditor. |
| Account Type | Credit Card | Credit Utilization* 133.80% |
| Account Status | Closed - Derogatory | Creditor Contact Details |
| Opened Date | Dec 04, 2016 | FIRST PREMIER BANK |
| Closed Date | Sep 08, 2017 | 3820 N LOUISE AVE |
| Limit | \$500 | SIOUX FALLS, SD |
| Term | -- | 57107 |
| Monthly Payment | \$0 | |
| Responsibility | Individual | |
| Balance | \$669 | |
| Highest Balance | \$669 | |
| Payment Status | Collection/Charge-Off | |
| Worst Payment Status | Unknown | |
| Date of Last Payment | May 30, 2017 | |
| Amount Past Due | \$669 | |
| Times 30/60/90 Days Late | 0/0/0 | |
| Remarks | Charged off as bad debt Credit line suspended | |

| DISCOVERBANK | | \$917 |
|--------------------------|--------------|----------------------------|
| | | 92% of Credit Limit* |
| Account Details | | Payment History |
| Last Reported | Oct 05, 2017 | Latest Status: Current |
| Creditor Name | DISCOVERBANK | 2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ |
| Account Type | Credit Card | 2016 ✓ ✓ ✓ ✓ ✓ ✓ ✓ |
| Account Status | Open | J F M A M J J A S O N D |
| Opened Date | Jun 21, 2016 | Credit Utilization* 91.70% |
| Closed Date | -- | Creditor Contact Details |
| Limit | \$1,000 | DISCOVER FINANCIAL SERVI |
| Term | -- | PO BOX 15316 |
| Monthly Payment | \$37 | WILMINGTON, DE |
| Responsibility | Individual | 19850 |
| Balance | \$917 | (800) 347-2683 |
| Highest Balance | \$1,219 | |
| Payment Status | Current | |
| Worst Payment Status | Current | |
| Date of Last Payment | Oct 05, 2017 | |
| Amount Past Due | \$0 | |
| Times 30/60/90 Days Late | 0/0/0 | |
| Remarks | -- | |

| KOHLS/CAPONE | | \$0 |
|--------------------------|---|----------------------------------|
| Account Details | | Payment History |
| Last Reported | Sep 02, 2016 | Latest Status: Current |
| Creditor Name | KOHLS/CAPONE | 2016 U U U U U U U U U |
| Account Type | Charge Account | 2015 U U U U U U U U U U U U U U |
| Account Status | Closed - Paid | 2014 X U U U U U U |
| Opened Date | Dec 16, 2013 | J F M A M J J A S O N D |
| Closed Date | Aug 08, 2014 | U Unknown |
| Limit | \$300 | X 60-89 Days Late |
| Term | -- | Credit Utilization* 0.00% |
| Monthly Payment | \$0 | Creditor Contact Details |
| Responsibility | Individual | KOHLS DEPARTMENT STORE |
| Balance | \$0 | PO BOX 3115 |
| Highest Balance | \$203 | MILWAUKEE, WI |
| Payment Status | Current | 53201 |
| Worst Payment Status | 60-89 Days Late | (800) 564-5740 |
| Date of Last Payment | Aug 17, 2014 | |
| Amount Past Due | \$0 | |
| Times 30/60/90 Days Late | 0/1/0 | |
| Remarks | Dispute resolved; customer disagrees | |

| ASPEN | | \$0 |
|--------------------------|-------------------------------|---------------------------|
| Account Details | | Payment History |
| Last Reported | Oct 26, 2009 | Latest Status: Current |
| Creditor Name | ASPEN | 2009 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ |
| Account Type | Credit Card | 2008 ✓ ✓ ✓ ✓ |
| Account Status | Closed - Paid | J F M A M J J A S O N D |
| Opened Date | Aug 25, 2006 | Credit Utilization* 0.00% |
| Closed Date | Jan 23, 2008 | Creditor Contact Details |
| Limit | \$450 | ASPEN |
| Term | -- | PO BOX 105374 |
| Monthly Payment | \$0 | ATLANTA, GA |
| Responsibility | Individual | 30348 |
| Balance | \$0 | |
| Highest Balance | \$831 | |
| Payment Status | Current | |
| Worst Payment Status | Current | |
| Date of Last Payment | Sep 03, 2008 | |
| Amount Past Due | \$0 | |
| Times 30/60/90 Days Late | 0/0/0 | |
| Remarks | Canceled by credit grantor | |

| FST PREMIER | | \$0 |
|--------------------------|----------------------------|---------------------------|
| Account Details | | Payment History |
| Last Reported | Jan 23, 2009 | Latest Status: Current |
| Creditor Name | FST PREMIER | 2008 |
| Account Type | Credit Card | J F M A M J J A S O N D |
| Account Status | Closed | ✓ ✓ ✓ ✓ |
| Opened Date | Sep 19, 2008 | Credit Utilization* 0.00% |
| Closed Date | Oct 07, 2008 | Creditor Contact Details |
| Limit | \$250 | FIRST PREMIER BANK |
| Term | -- | 3820 N LOUISE AVE |
| Monthly Payment | \$0 | SIOUX FALLS, SD |
| Responsibility | Individual | 57107 |
| Balance | \$0 | |
| Highest Balance | \$180 | |
| 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 | |

| FST PREMIER | | \$0 |
|--------------------------|----------------------------|---------------------------|
| Account Details | | Payment History |
| Last Reported | Oct 07, 2008 | Latest Status: Current |
| Creditor Name | FST PREMIER | 2008 |
| Account Type | Credit Card | J F M A M J J A S O N D |
| Account Status | Closed | ✓ ✓ ✓ ✓ ✓ ✓ ✓ |
| Opened Date | Feb 29, 2008 | Credit Utilization* 0.00% |
| Closed Date | Apr 21, 2008 | Creditor Contact Details |
| Limit | \$250 | FIRST PREMIER BANK |
| Term | -- | 3820 N LOUISE AVE |
| Monthly Payment | \$0 | SIOUX FALLS, SD |
| Responsibility | Individual | 57107 |
| Balance | \$0 | |
| Highest Balance | \$220 | |
| 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 | |

*Calculated using reported balance and credit limit on account.

Credit Inquiries

SPRINGLF FIN

Creditor Contact Details

SPRINGLEAF FINANCIAL SRV
2369 N 6TH ST
VINCENNES , IN 47591
(812) 882-0910

Inquiry Date: Jul 27, 2016
Removed By*: Aug 2018
Inquiry Type: Finance

SPRINGLF FIN

Creditor Contact Details

SPRINGLEAF FINANCIAL SRV
2369 N 6TH ST
VINCENNES , IN 47591
(812) 882-0910

Inquiry Date: Jul 25, 2016
Removed By*: Aug 2018
Inquiry Type: Finance

SPRINGLF FIN

Creditor Contact Details

SPRINGLEAF FINANCIAL SRV
2369 N 6TH ST
VINCENNES , IN 47591
(812) 882-0910

Inquiry Date: Dec 15, 2015
Removed By*: Jan 2018
Inquiry Type: Finance

D PATRICK IN

Creditor Contact Details

ODE/D PATRICK INC
200 N GREEN RI
EVANSVILLE , IN 47716
(812) 473-6500

Inquiry Date: Aug 9, 2016
Removed By*: Sep 2018
Inquiry Type: Automotive

D PATRICK HO

Creditor Contact Details

ODE/D PATRICK HONDA
4300 DIVISION ST
EVANSVILLE , IN 47715
(812) 492-8683

Inquiry Date: Jul 27, 2016
Removed By*: Aug 2018
Inquiry Type: Automotive

DIAMOND VLY

Creditor Contact Details

CBC/DIAMOND VALLEY FCU/C
840 E DIAMOND AVE
EVANSVILLE , IN 47711
(812) 425-5152

Inquiry Date: Aug 11, 2016
Removed By*: Sep 2018
Inquiry Type: Bank

STERLING FCU

Creditor Contact Details

CBC/STERLING UNITED FCU
1330 W FRANKLIN S
EVANSVILLE , IN 47710
(812) 425-0111

Inquiry Date: Aug 10, 2016
Removed By*: Sep 2018
Inquiry Type: Bank

MORRIS PLAN

Creditor Contact Details

MORRIS PLAN
PO BOX 869
TERRE HAUTE , IN 47808
(812) 232-7017

Inquiry Date: Aug 16, 2016
Removed By*: Sep 2018
Inquiry Type: Finance

EVANSVILLFCU

Creditor Contact Details

EVANSVILLE FCU
6209 VOGEL RD
EVANSVILLE , IN 47715
(812) 424-2621

Inquiry Date: Aug 16, 2016
Removed By*: Sep 2018
Inquiry Type: Credit Union

EVILLETEAFCU

Creditor Contact Details

EVANSVILLE TEACHERS FCU
4401 THEATER DR
EVANSVILLE , IN 47716
(812) 477-9271

Inquiry Date: Aug 9, 2016
Removed By*: Sep 2018
Inquiry Type: Credit Union

HFCU/INDIREC

Creditor Contact Details

HERITAGE FCU/INDIRECT DE
5388 OLD ST RD 66
NEWBURGH , IN 47629
(812) 253-6928

Inquiry Date: Aug 9, 2016
Removed By*: Sep 2018
Inquiry Type: Credit Union

HUNTINGTONBK

Creditor Contact Details

HUNTINGTON BANK
100 MALLARD CREEK 100
LOUISVILLE , KY 40207
(502) 895-7464

Inquiry Date: Aug 10, 2016
Removed By*: Sep 2018
Inquiry Type: Bank

LUX MOTORS

Creditor Contact Details

700CR/LUX MOTORS
3030 N GREEN RIVER
EVANSVILLE , IL 47715
(812) 401-1080

Inquiry Date: Aug 15, 2016
Removed By*: Sep 2018
Inquiry Type: Automotive

CPS

Creditor Contact Details

CONSUMER PORTFOLIO SERVI
19500 JAMBOREE ROA
IRVINE , CA 92612
(888) 469-4520

Inquiry Date: Aug 16, 2016
Removed By*: Sep 2018
Inquiry Type: Finance

WFDS

Creditor Contact Details

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

Inquiry Date: Aug 9, 2016
Removed By*: Sep 2018
Inquiry Type: Credit Union

SANTANDER

Creditor Contact Details

SANTANDER CONSUMER USA
8585 N STEMMON
DALLAS , TX 75060
(855) 825-6667

Inquiry Date: Aug 9, 2016
Removed By*: Sep 2018
Inquiry Type: Finance

AM RENT

Creditor Contact Details

AM RENT
PO BOX 3027
PITTSBURGH , PA 15230
(888) 898-6196

Inquiry Date: Aug 16, 2016
Removed By*: Sep 2018
Inquiry Type: Real Estate/Public Accommodations

PFS FINANCI

Creditor Contact Details

PFS FINANCIAL 881916
5401 VOGEL RD 330
EVANSVILLE , IN 47715
(817) 471-2971

Inquiry Date: Aug 11, 2016
Removed By*: Sep 2018
Inquiry Type: Finance

SYNCB/TJX DC

Creditor Contact Details

SYNCB/TJX CO DUAL CARD
PO BOX 965015
ORLANDO , FL 32896
(800) 926-6299

Inquiry Date: May 3, 2016
Removed By*: Jun 2018
Inquiry Type: Bank

CHASE AUTO

Creditor Contact Details

CHASE AUTO
PO BOX 901003
FORT WORTH , TX 76101
(800) 336-6675

Inquiry Date: Aug 10, 2016
Removed By*: Sep 2018
Inquiry Type: Credit Union

CAP ONE

Creditor Contact Details

CAPITAL ONE BANK USA NA
PO BOX 30281
SALT LAKE CITY , UT 84130
(800) 955-7070

Inquiry Date: Sep 1, 2016
Removed By*: Oct 2018
Inquiry Type: Bank

CAP ONE

Creditor Contact Details

CAPITAL ONE BANK USA NA
PO BOX 30281
SALT LAKE CITY , UT 84130
(800) 955-7070

Inquiry Date: Aug 29, 2016
Removed By*: Sep 2018
Inquiry Type: Bank

COAF

Creditor Contact Details

CAPITAL ONE AUTO FINANCE
3905 N DALLAS PARK
PLANO , TX 75093
(800) 946-0332

Inquiry Date: Aug 10, 2016
Removed By*: Sep 2018
Inquiry Type: Finance

| CHASE CARD | |
|--|--|
| Creditor Contact Details | |
| CHASE CARD PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117 | Inquiry Date: Jun 19, 2016 Removed By: Jul 2018 Inquiry Type: Bank |

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

Collections

| INTERSTATE CREDIT COLLEC | | \$605 |
|--------------------------|--------------------------|--------------------------|
| Account Details | | Creditor Contact Details |
| Last Reported | Oct 31, 2017 | INTERSTATE CREDIT COLLEC |
| Collection Agency | INTERSTATE CREDIT COLLEC | 711 COLISEUM PLAZA CT |
| Original Creditor | 10 DUKE ENERGY INDIANA | WINSTON SALEM, NC |
| Status | Open | 27106 |
| Opened Date | Mar 08, 2017 | (336) 777-3524 |
| Closed Date | -- | |
| Responsibility | Individual | |
| Balance | \$605 | |
| High Balance | \$605 | |
| Remarks | Placed for collection | |

| PORTFOLIO RECOVERY | | \$288 |
|--------------------|-----------------------|--------------------------|
| Account Details | | Creditor Contact Details |
| Last Reported | Oct 27, 2017 | PORTFOLIO RECOVERY |
| Collection Agency | PORTFOLIO RECOVERY | 120 CORPORATE BV 100 |
| Original Creditor | 08 COMENITY BANK | NORFOLK, VA |
| Status | Open | 23502 |
| Opened Date | Dec 29, 2016 | (844) 675-3407 |
| Closed Date | -- | |
| Responsibility | Individual | |
| Balance | \$288 | |
| High Balance | \$288 | |
| Remarks | Placed for collection | |

| HELVEY AND ASSOCIATES | | \$340 |
|-----------------------|------------------------|--|
| Account Details | | Creditor Contact Details |
| Last Reported | Oct 08, 2017 | HELVEY AND ASSOCIATES 1015 E CENTER ST WARSAW, IN 46580 (800) 733-3957 |
| Collection Agency | HELVEY AND ASSOCIATES | |
| Original Creditor | 10 DUKE ENERGY INDIANA | |
| Status | Open | |
| Opened Date | Dec 28, 2016 | |
| Closed Date | -- | |
| Responsibility | Individual | |
| Balance | \$340 | |
| High Balance | \$340 | |
| Remarks | Placed for collection | |

Public Records



As of **Nov 06, 2017**, 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.