



Credit Bureau: **TransUnion** on **10/10/1999**



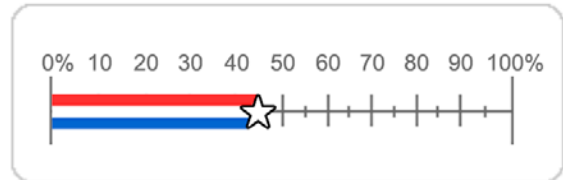
Summary



Potential Score Improvement: +8

Advisor View Steps

- Determine potential – see how much room there is to improve
- Take action – see [specific ways](#) to achieve potential
- [Identify critical factors](#) – understand which accounts are hurting and helping
- Verify information – make sure [reported information](#) is up-to-date and accurate



The current CreditXpert™ credit score is higher than 45% of the U.S. population.



Actions

How much cash is needed?

- Cash available: \$500.
- Cash needed for these actions: \$0.

The following actions may improve your score

1. **Increasing the number of accounts in your credit report.** You can do this by opening a new account.

Action: Opening a new revolving bankcard account with a credit limit of at least \$300.

Score Impact: +3

2. **Increasing the number of accounts in your credit report.** You can do this by opening a new account.

Action: Opening a new revolving bankcard account with a credit limit of at least \$300.

Score Impact: +4

Impact of time on your credit score

In this simulation, we assume that you will make on-time minimum payments on all of your accounts, that you will not increase your revolving balances, and that lenders will report your new account information next month. Since some of these assumptions may not occur, your actual score in one month may vary from this projection.

Timeframe: One month

Score Impact: +1

Notes on Actions

- **Order of actions**

The estimated credit score is based on doing all the actions in the order listed. The order of the listed actions is important because each action may build on the results of previous ones. Some actions may be repeated if they apply to multiple accounts. Keep in mind that you cannot impact negative factors such as length of credit history or past delinquencies.

- **Accuracy and timeframe for score improvement**

The "optimized" score shown is only an estimate, and there is no guarantee that your credit scores will improve by this exact amount should you take all of the recommended actions. This is because other information in your credit reports (such as account balances) may change at the same time. Also, some of the recommended actions may require more than one month to take effect, as lenders may not immediately report your updated account information (such as a new account or lower balance) to the credit bureaus. As a result, allow up to 3 months for your scores to improve after you take an action on a credit account.

- **Payments and balance transfers**

Payments and transfers are assumed to be made at once and completely, not gradually over time. Account terms, such as interest rate (APR) and balance transfer fees, are not available and therefore not considered when suggesting balance transfers between accounts. When transferring large balances between accounts, verify that the difference in APR will not cause you to pay excessive interest. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.

- **New accounts**

Credit limit and present payment status are assumed to be reported for any new account. The credit limit is based on the current credit score (better scores are assigned a higher limit).

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Additional details are provided for some factors to help you better understand how they relate to your credit accounts.



Negative Factors

1. Payment history

In the past, you missed a payment or were derogatory on 11 account(s). This only includes accounts for which the payment history was reported.

Here is a list of all the credit records used to calculate this factor.

Worst Payment Status Ever	Lending Institution, Account Number	Comment	Date Last Reported
Bankrupt	ARCADIA FINANCIAL LTD 326001****	Serious delinquency. Took place on 08/1996.	08/1996
Bankrupt	ARMY/AIR FORCE EXCHANGE 260022****	Serious delinquency. Took place on 07/1996.	07/1996
Bankrupt	ARMY/AIR FORCE EXCHANGE 260022****	Serious delinquency. Took place on 07/1996.	07/1996
Bankrupt	CARMEL FINANCIAL 300078****	Serious delinquency. Took place on 06/1996.	06/1996
Bankrupt	CITIBANK NA 542418011013****	Serious delinquency. Took place on 01/1997.	01/1997
Bankrupt	JC PENNEY 576439589****	Serious delinquency. Took place on 06/1996.	06/1996
Bankrupt	TEXACO 7110218505****	Serious delinquency. Took place on 06/1996.	06/1996
Bankrupt	ZALE 18860008****	Serious delinquency. Took place on 07/1996.	07/1996
Bankrupt	ARCADIA FINANCIAL LTD 326001****	Serious delinquency. Took place on 07/1998.	07/1998
Repossessed or foreclosed	ARCADIA FINANCIAL LTD 326001****	Serious delinquency. Took place on 10/1994.	11/1994
120 days late	FT MORTGAGE COMPANIES 481309****	Missed 4 consecutive payments in the past. Took place on 01/1996.	01/1996
60 days late	HOUSEHOLD FINANCIAL SERV 41010916878****	Missed 2 consecutive payments in the past. Took place on 12/1993.	12/1994

2. Collection accounts and public records

Your most recent collection account or negative public record is 10 months old.

Here is a list of all the credit records used to calculate this factor.

Date Filed or First Reported	Institution, Reference Number	Comment	Date Last Reported
12/1998	UNITED COLL 56****	Collection Account	06/1999

3. Available credit

You currently have a total of \$133 available credit on your open revolving account(s). This only includes accounts for which the credit limit is reported.

Here is a list of all the credit records used to calculate this factor.

Available Credit	Lending Institution, Account Number	Comment	Date Last Reported
\$133	PROVIDIAN BANCORP 2400466419****	Credit limit is \$500. Balance is \$367.	09/1999
?	CAPITAL ONE BANK 412174157435****	Credit limit not reported.	09/1999

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Positive Factors

1. Credit accounts

You have at least one open bankcard.

Here is a list of all the credit records used to calculate this factor.

Date Opened	Lending Institution, Account Number	Comment	Date Last Reported
06/1999	PROVIDIAN BANCORP 2400466419****		09/1999
07/1999	CAPITAL ONE BANK 412174157435****		09/1999

2. Payment history

You have not missed a payment in the past 12 months. This only includes accounts for which the payment history was reported.

3. Credit usage

On average, you are using 5% of the credit limit on your revolving account(s). If the credit limit was not reported, your highest balance was used as the credit limit. This only includes accounts for which the credit limit or highest balance is reported.

Here is a list of all the credit records used to calculate this factor.

% Used	Lending Institution, Account Number	Comment	Date Last Reported
101%	CAPITAL ONE BANK 412174157435****	Credit limit not reported (highest balance used). Highest balance reported as \$161. Balance is \$163.	09/1999
73%	PROVIDIAN BANCORP 2400466419****	Credit limit is \$500. Balance is \$367.	07/1999
0%	ARMY/AIR FORCE EXCHANGE 260022****	Account not used. Credit limit is \$4,200. Balance is \$0.	07/1996
0%	ARMY/AIR FORCE EXCHANGE 260022****	Account not used. Credit limit is \$500. Balance is \$0.	06/1996
0%	CARMEL FINANCIAL 300078****	Account not used. Credit limit not reported (highest balance used). Highest balance reported as \$3,041. Balance is \$0.	06/1996
0%	JC PENNEY 576439589****	Account not used. Credit limit not reported (highest balance used). Highest balance reported as \$277. Balance is \$0.	09/1999
0%	TEXACO 7110218505****	Account not used. Credit limit not reported (highest balance used). Highest balance reported as \$337. Balance is \$0.	07/1996
?	ZALE 18860008****	Account not used. Credit limit not reported (highest balance used). Highest balance reported as \$819. Balance is \$0.	01/1997
?	CITIBANK NA 542418011013****	Credit limit, highest balance not reported.	12/1991



CreditXpert Essentials™ is comprised of CreditXpert Credit Score™, CreditXpert Credit Analysis™ and CreditXpert Credit Wizard™.

A CreditXpert Credit Score™ is provided to help you better understand how lenders evaluate your credit reports. It is not an endorsement or a determination of your qualification for a loan. Each lender has specific underwriting standards, so you should not assume that you will receive the same evaluation from each lender. As part of the underwriting process, lenders will incorporate additional information you provide and may obtain references. In addition, even if you are approved, the terms and conditions of loans may vary from lender to lender. The higher your credit scores, the better. With a better credit score, you are more likely to be eligible for the best credit card and loan offers, including terms and conditions, such as interest, fees, and benefits. The information used to determine a CreditXpert Credit Score comes from your credit report at one of the major credit bureaus. Your credit reports are a compilation of your credit information that is reported to the bureaus by various institutions such as lenders with which you have accounts. The information contained in your credit reports reflects the latest information provided. If you recently made a payment, opened a new account, or authorized a credit inquiry, it may not yet be reflected in your reports. Likewise, it will not be reflected in your CreditXpert Credit Score™, CreditXpert Credit Analysis™, CreditXpert Credit Wizard™, or CreditXpert 3-Bureau Comparison™. Also, disputed items are not incorporated in the assessment of a CreditXpert Credit Score. Be aware that your scores may change every time new information is added to your credit reports. In addition, the CreditXpert Credit Score you receive is only as accurate as the information it is based upon. CreditXpert Inc. is not responsible for misinformation (incorrect or missing information) in your credit reports, which may lead to a counter-intuitive or even incorrect analysis. Carefully review all the information in your credit reports to make sure it is accurate and up-to-date. If you need advice about how to handle financial problems, you can seek help from a non-profit credit counseling organization. The CreditXpert Credit Score is calculated based on many of the same criteria considered by the leading consumer credit scoring companies, producing in most cases a consumer credit score that duplicates or closely approximates the typical consumer credit score used by banks, mortgage lenders, and loan companies when determining credit worthiness. CreditXpert® is not connected in any way with Fair Isaac Corporation; the CreditXpert Credit Score is not a so-called FICO® score. CreditXpert Inc. does not represent that the CreditXpert Credit Scores are identical in every respect to any consumer credit score produced by any other company.

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