

HOW TO USE THIS CREDIT REPORT KEY

Check to see that your account and personal information is correct on your report, using the corresponding numbered section explanations on the reverse side of this key.

1. PERSONAL INFORMATION
2. REFERENCE NUMBER
3. SUMMARY
4. CREDIT REPORTING AGENCY
5. ACCOUNT TYPE
6. COUNT
7. BALANCE
8. PAYMENT
9. CURRENT
10. CLOSED
11. INQUIRIES
12. PUBLIC RECORDS
13. COLLECTION ACCOUNTS
14. DELINQUENCIES
15. DEROGATORY INFORMATION
16. ACCOUNT INFORMATION
17. BUREAU CODE
18. DATE OPEN
19. HIGH LIMIT
20. MONTHLY PAYMENT
21. ACCOUNT BALANCE
22. LAST REPORTED
23. ACCOUNT STATUS
24. AMOUNT PAST DUE
25. HISTORICAL DATE AND ACCOUNT STATUS
26. DAYS PAST DUE 30/60/90
27. HISTORY DATE
28. 24 MONTH HISTORY

YOUR 3 BUREAU MERGED CREDIT REPORT

2 Reference #: 0-00027-0000000-00 **Date of Report:** 02/11/2002

1 Name: Bob Buyer **DOB:** 08/14/1966
Address: 2204 First Avenue, San Diego CA 92122

3 **SUMMARY**

5 Account Type: **6** Count **7** Balance **8** Payment **9** Current **10** Closed

Real Estate

4 EFX	1	\$0	\$1200	0	1
XPN	1	\$0	\$1200	0	1
TUC	1	\$0	\$1200	0	1

Installment

EFX	1	\$1247	\$200	1	0
XPN	1	\$1247	\$200	1	0
TUC	1	\$1247	\$200	1	0

Revolving

EFX	1	\$684	\$25	1	0
XPN	1	\$684	\$25	1	0
TUC	1	\$684	\$25	1	0

Other

EFX	1	\$181	\$10	1	0
XPN	1	\$181	\$10	1	0
TUC	1	\$181	\$10	1	0

11 Inquiries **12** Public Records **13** Collection Accounts **14** Delinquencies

	Now	Prior
EFX	4	1
XPN	4	1
TUC	4	1

15 **DEROGATORY INFORMATION**

See Contact Information to contact creditor

16 **Account Information**

Account: Citibank **Acct#:** 123456789 XXXX **Type:** Revolving

Bureau	Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
EFX	A	08/92	75	N/A	Closed	10/01	Current	
XPN	I	08/92	75	N/A	Closed	10/01	Current	
TUC	I	09/92	65	N/A	Closed	10/01	Current	

Bureau	Days Past Due			History Date	24 Month History																	
	30	60	90+																			
EFX	2	2	1	10/01	✓	✓	30	60	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
XPN	2	2	1	10/01	✓	✓	30	60	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
TUC	2	2	1	10/01	✓	✓	30	60	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓





- 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 agencies (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:

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

- 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."

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

Questions?

Customer Service is available Monday through Friday from 6:00 a.m. to 6:00 p.m. (PST).

800.852.9212