



# Sample Credit Report



**MOUNTAIN AMERICA**  
CREDIT UNION



# Sample Credit Report for John Q. Consumer

Your report number is  
**156206406**

Report date:  
**04/24/2020**

Your report number is useful when contacting the reporting agency if you find errors or have questions.

## Personal Information

This section of your report includes personal information associated with your history that has been reported by you, your creditors and other sources such as your name, Social Security number, employers, year of birth and telephone numbers.

### Names

John Q. Consumer

J.Q. Consumer

Jonathon Consumer

### Spouse or Co-applicant

Jane Consumer

### Employer

ABC Company

### Social Security Number Variations

999999999

### Telephone Numbers

(555) 123-4567

Residential

### Year of Birth

1987

### Address

123 Maintown  
Buffalo, NY 10000

### Type of Residence

Multifamily

Credit reports may list all variations of your name, employers, telephone numbers, etc., so that you can see what is being reported. Incorrect information can indicate fraudulent activity.

## Your Personal Statement

No personal statements appear on your report.

Personal statements stay on your report for two years and are visible to anyone who has permission to review it.

## Potentially Negative Items

This section lists items that lenders may see as negative. Review this section carefully. If items are incorrect, you can dispute them and they may be updated or removed from your reports.

### Public Records

This section of the report typically lists information gathered from court records, such as court judgments and bankruptcies.

Creditors may view these items as less favorable and these accounts may be updated less frequently.

## MAIN COUNTY CLERK

### Address

123 Maintown  
Buffalo, NY 10000

### Status

Civil claim paid

### Date Filed

1/5/2017

### Plaintiff

Jane Commissioner

### Address

This item was verified and updated in Feb. 2018

### Date Resolved

1/5/2018

### Responsibility

Individual

### Claim Amount

\$200

## Collection Accounts

Accounts that were turned over to collection agencies are listed here.

Take a close look at this section to make sure this information is accurate, since debts in collections are commonly bought and sold.

### COLLECTION AGENCY ABC

**Address**

P.O. Box 387  
Anytown, NY 10000

**Account Number**

0123456789

**Original Creditor**

Televise Cable Comm.

**Status**

Collection account  
\$200 past due as of  
09/15/2019

**Type**

Installment

**Credit Limit/  
Original Amount**

\$325

**Date Opened**

5/2011

**Terms**

N/A

**High Balance**

N/A

**Reported Since**

7/2019

**Monthly Payment**

\$0

**Recent Balance**

\$145 as of 11/2019

**Last Reported**

11/2019

**Responsibility**

Individual

**Recent Payment**

\$0

**Your Statement**

Item disputed  
by customer





## Requests for Your Credit (Inquiries)

Each time your credit information is reviewed, an inquiry is created on your credit reports. By law, credit reporting agencies must tell you everyone who has received your credit information in the past two years.

### Requests reviewed by others

#### 1 REALTY CO.

**Address**

210 Main Rd.  
Ste. 5  
Anytown, CA 10000

**Date of Request**

7/16/2012

**Comments**

Real estate home

Most companies don't need to get your permission to view your credit reports as long as they have permissible purpose, which includes credit or insurance.

#### A & B CU

**Address**

PO Box 5.  
Anytown, MO 10000

**Date of Request**

2/23/2018

**Comments**

Permissible purpose

### Requests reviewed only by you

#### LMN BANK

**Address**

20 Main St.  
Ste. 3  
Buffalo, NY 10000

**Date of Request**

9/14/2019

**Comments**

Consumer review

#### MY CREDIT UNION

**Address**

AAA First Street  
Buffalo, NY 10000

**Date of Request**

5/10/2019

**Comments**

Account review

This section lists all who have permissible purpose by law and requested to review your information. You may not have initiated these requests, so you may not recognize each source. For example, requests may come from creditors who want to offer you preapproved credit or companies that want to hire you.