



# Asher Josephs's Credit Report

Provided by **EQUIFAX**

## Overview

Your Credit Score



Account Mix

<span style="color: green;">●</span> Credit Cards	7
<span style="color: gray;">●</span> Real Estate	0
<span style="color: gray;">●</span> Auto	0
<span style="color: gray;">●</span> Student	0
<span style="color: gray;">●</span> Other Loans	0
<b>Total Accounts:</b>	<b>7</b>

### Employment Information

As of **Feb 03, 2020 (latest)**, you had no employment information reported on your credit report.

## Accounts

SYNCB/BANANA REP DC		<b>\$0</b> 0% of Credit Limit*
<b>Account Details</b>		<b>Payment History</b>
Last Reported	Jan 22, 2020	Latest Status: Current
Creditor Name	SYNCB/BANANA REP DC	2019 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Credit Card	2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Mar 27, 2017	J F M A M J J A S O N D
Closed Date	--	Credit Utilization* 0.00%
Limit	\$1,024	
Term	--	
Monthly Payment	--	
Responsibility	Individual Account.	
Balance	\$0	
Highest Balance	\$249	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	Jan 01, 2018	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

JPMCB - CARD SERVICE		<b>\$18</b> < 1% of Credit Limit*
<b>Account Details</b>		<b>Payment History</b>
Last Reported	Jan 12, 2020	Latest Status: Current
Creditor Name	JPMCB - CARD SERVICE	2019 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Flexible Spending Credit Card	2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Feb 01, 2014	2016 U ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Closed Date	--	2015 U U U U U U U U U U U U U U
Limit	\$15,000	2014 U U U U U U U U U U U U U U
Term	--	J F M A M J J A S O N D
Monthly Payment	\$18	U Unknown
Responsibility	Individual Account.	Credit Utilization* 0.12%
Balance	\$18	
Highest Balance	\$1,297	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	Jan 01, 2020	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

JPMCB - CARD SERVICE		<b>\$288</b> 3% of Credit Limit*
<b>Account Details</b>		<b>Payment History</b>
Last Reported	Jan 12, 2020	Latest Status: Current
Creditor Name	JPMCB - CARD SERVICE	2019 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Flexible Spending Credit Card	2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Aug 31, 2016	2016 U ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Closed Date	--	J F M A M J J A S O N D
Limit	\$10,000	U Unknown
Term	--	Credit Utilization* 2.88%
Monthly Payment	\$35	
Responsibility	Individual Account.	
Balance	\$288	
Highest Balance	\$7,354	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	Nov 01, 2019	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

JPMCB - CARD SERVICE		<b>\$12</b> < 1% of Credit Limit*
<b>Account Details</b>		
Last Reported	Jan 12, 2020	<b>Payment History</b> Latest Status: Current  2019 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 2016 U ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 2015 U U U U U U U U U U U U J F M A M J J A S O N D  U Unknown  Credit Utilization* 0.08%
Creditor Name	JPMCB - CARD SERVICE	
Account Type	Flexible Spending Credit Card	
Account Status	Open	
Opened Date	May 18, 2015	
Closed Date	--	
Limit	\$15,900	
Term	--	
Monthly Payment	\$12	
Responsibility	Individual Account.	
Balance	\$12	
Highest Balance	\$1,894	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	Jan 01, 2020	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	


AMERICAN EXPRESS		<b>\$44</b> < 1% of Credit Limit*
<b>Account Details</b>		
Last Reported	Jan 15, 2020	<b>Payment History</b> Latest Status: Current  2019 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 2016 U ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 2015 U U U U U U U U U U U U 2014 U U J F M A M J J A S O N D  U Unknown  Credit Utilization* 0.29%
Creditor Name	AMERICAN EXPRESS	
Account Type	Credit Card	
Account Status	Open	
Opened Date	Nov 03, 2014	
Closed Date	--	
Limit	\$15,000	
Term	--	
Monthly Payment	\$39	
Responsibility	Individual Account.	
Balance	\$44	
Highest Balance	\$2,505	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	--	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

CITICARDS CBNA		<b>\$459</b> 7% of Credit Limit*
Account Details		Payment History
Last Reported	Jan 13, 2020	Latest Status: Current
Creditor Name	CITICARDS CBNA	2019 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Credit Card	2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Dec 20, 2015	2016 <b>U</b> ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Closed Date	--	2015 <b>U</b>
Limit	\$6,600	J F M A M J J A S O N D
Term	--	<b>U</b> Unknown
Monthly Payment	\$25	Credit Utilization* 6.95%
Responsibility	Individual Account.	
Balance	\$459	
Highest Balance	\$1,094	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	Jan 01, 2020	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

AMERICAN EXPRESS		<b>\$2,661</b>
Account Details		Payment History
Last Reported	Jan 10, 2020	Latest Status: Current
Creditor Name	AMERICAN EXPRESS	2019 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Type	Credit Card	2018 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Account Status	Open	2017 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Opened Date	Dec 17, 2015	2016 <b>U</b> ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓
Closed Date	--	2015 <b>U</b>
Limit	--	J F M A M J J A S O N D
Term	--	<b>U</b> Unknown
Monthly Payment	--	Credit Utilization* N/A
Responsibility	Individual Account.	No credit limit reported
Balance	\$2,661	
Highest Balance	\$5,869	
Payment Status	Current	
Worst Payment Status	--	
Date of Last Payment	--	
Amount Past Due	--	
Times 30/60/90 Days Late	0/0/0	
Remarks	--	

\*Calculated using reported balance and credit limit on account.

### Credit Inquiries

 As of Feb 03, 2020, you have no inquiries on your credit report.

## Collections



As of **Feb 03, 2020**, you have no collections accounts on your credit report.

## Public Records



As of **Feb 03, 2020**, 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.