

Any pending disputes will be highlighted below.

### Personal Information

#### Name(s) associated with your credit

Name	Name identification number
HEIKE H JONES	12923
HEIKE JONES	1700
HEIKE M JONES	7575

#### Address(es) associated with your credit

Address	Address identification number	Residence type	Geographical code
104 COVENTRY RD KENMORE NY 14217-1158	0029214738	Single family	0-820140-29-1280
PO BOX 126 BUFFALO NY 14223-0126	0309612586	Post office box	0-800240-29-1280
94 SAINT JOHNS AVE TOWN OF TONAWANDA NY 14223-2728	0029347083	Single family	0-800250-29-1280
36 WENDEL AVE TOWN OF TONAWANDA NY 14223-2917	0029349290	Single family	0-800330-29-1280
336 WOODWARD AVE BUFFALO NY 14214-1962	0029170048	Single family	0-520140-29-1280
336 WOODWARD AVE LOWRFY BUFFALO NY 14214-1962	0638800362	Single family	0-520140-29-1280
336 WOODWARD AVE #3 BUFFALO NY 14214-1962	0595513337	Single family	0-520140-29-1280
18 TUDOR LN APT8 LOCKPORT NY 14094-6912	0028881497	Apartment complex	0-2390220-63-1280
6178 CAMPBELL BLVD LOCKPORT NY 14094-9283	0028883458	Single family	0-2270290-63-1280
182 BEREHEWEN DR AMHERST NY 14228	0029471555	Single family	0-00-0-1280
36 WENDEL AVE APT2 BUFFALO NY 14223-2917	0029349269	Single family	0-800330-29-6840
336 WOODWARD AVE #1 BUFFALO NY 14214-1962	0029170049	Single family	0-520140-29-1280
336 WOODWARD AVE LOWRFR BUFFALO NY 14214-1962	0557271396	Single family	0-520140-29-1280

#### Other personal information associated with your credit

##### Year of birth

1963

##### Spouse or co-applicant

TERRY

##### Telephone number(s)

716 218 3883	Residential
716 390 0778	Cellular
716 625 4247	Residential

##### Current or former employer(s)

##### Address

SUNY AT BUFFALO

##### Notices

This address has pertained to a business: 104 COVENTRY RD BUFFALO NY 14217 .  
 TRADE CONTRACTOR-SPECIAL TRADE: 104 COVENTRY RD, BUFFALO, NY, 14217 .

### Your personal statements

No general personal statements appear on your report.



HEIKE H JONES | Report number 2850-7243-44 | April 12, 2017 | Print | Close window

### Potentially negative items

No **Public Record** items appear on your report.

<b>Account name</b> MORTON R LANE SU FCU	<b>Account number</b> 423772157983....	<b>Recent balance</b> Not reported	<b>Date opened</b> 04/2011	<b>Status</b> <b>Paid, Closed.</b>
388 ENGLEWOOD AVE BUFFALO, NY 14223 716 837 2008 <b>Address identification number</b> 0029347083	<b>Type</b> Credit card <b>Terms</b> NA	<b>Credit limit or original amount</b> \$1,500 <b>High balance</b> \$1,505 <b>Monthly payment</b> \$0 <b>Recent payment amount</b> Not reported	<b>Date of status</b> 08/2015 <b>First reported</b> 06/2011 <b>Responsibility</b> Individual	<b>Comment</b> Account closed at consumer's request.

#### Account history

2015 Aug CLS	Jul OK	Jun OK	May 60	Apr 30	Mar OK	Feb OK	Jan OK	2014 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	2013 Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK
2012 Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	2011 Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	

60 days past due as of May 2015  
 30 days past due as of Apr 2015

#### Balance history

The following data will appear in the following format:  
 Date: account balance / date payment received / scheduled payment amount / actual amount paid  
 Jul 2015: \$1,107 / Jul 01, 2015 / \$23 / \$40  
 Jun 2015: \$1,139 / May 27, 2015 / \$23 / \$98  
 May 2015: \$1,229 / Feb 03, 2015 / \$98 / No data  
 Apr 2015: \$1,211 / Feb 03, 2015 / \$73 / No data  
 Between Apr 2015 and Jul 2015, your credit limit/high balance was \$1,500

### Accounts in good standing

<b>Account name</b> BARCLAYS BANK DELAWARE	<b>Account number</b> 00017181161....	<b>Recent balance</b> \$5,755 as of 03/20/2017	<b>Date opened</b> 12/2012	<b>Status</b> Open/Never late.
PO BOX 8803 WILMINGTON, DE 19899 866 370 5931 <b>Address identification number</b> 0029214738	<b>Type</b> Credit card <b>Terms</b> NA	<b>Credit limit or original amount</b> \$6,200 <b>High balance</b> \$5,929 <b>Monthly payment</b> \$161 <b>Recent payment amount</b> \$200	<b>Date of status</b> 03/2017 <b>First reported</b> 01/2013 <b>Responsibility</b> Individual	

#### Account history



2015	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
	CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Apr	Mar	Feb	Jan																						
	OK	OK	OK	OK																						

**Balance history**



Jun 2015: \$58,501 / Jun 02, 2015 / \$689 / \$689  
 May 2015: \$58,606 / May 04, 2015 / \$689 / \$689  
 Apr 2015: \$58,711 / Apr 02, 2015 / \$689 / \$1,368  
 The original amount of this account was \$63,600

<b>Account name</b> SEARS/CBNA	<b>Account number</b> 512107015228....	<b>Recent balance</b> Not reported	<b>Date opened</b> 10/1994	<b>Status</b> Paid, Closed/Never late.
<b>Address identification number</b> 0028883458	<b>Type</b> Credit card	<b>Credit limit or original amount</b> \$7,500	<b>Date of status</b> 10/2007	<b>Comment</b> Account closed at credit grantor's request.
	<b>Terms</b> NA	<b>High balance</b> \$402	<b>First reported</b> 10/1994	
	<b>On record until</b> Oct 2017	<b>Monthly payment</b> \$0	<b>Responsibility</b> Individual	
		<b>Recent payment amount</b> Not reported		

**Account history**

2007	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
	CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Apr	Mar	Feb	Jan	Dec	Nov																				
	OK	OK	OK	OK	OK	OK																				

<b>Account name</b> THD/CBNA	<b>Account number</b> 603532035605....	<b>Recent balance</b> Not reported	<b>Date opened</b> 01/2011	<b>Status</b> Paid, Closed/Never late.
<b>Address identification number</b> 0309612586	<b>Type</b> Charge Card	<b>Credit limit or original amount</b> \$6,000	<b>Date of status</b> 05/2016	<b>Comment</b> Account closed at consumer's request.
	<b>Terms</b> NA	<b>High balance</b> \$2,948	<b>First reported</b> 01/2011	
	<b>On record until</b> May 2026	<b>Monthly payment</b> \$0	<b>Responsibility</b> Individual	
		<b>Recent payment amount</b> Not reported		

**Account history**

2016	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
	CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan													
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK													

**Balance history**

The following data will appear in the following format:  
 Date: account balance / date payment received / scheduled payment amount / actual amount paid  
 Apr 2016: \$1,411 / Mar 24, 2016 / \$46 / No data  
 Mar 2016: \$1,629 / Mar 08, 2016 / \$56 / No data

Feb 2016: \$1,790 / Feb 08, 2016 / \$56 / No data  
 Jan 2016: \$1,835 / Jan 05, 2016 / \$62 / No data  
 Dec 2015: \$1,974 / Dec 08, 2015 / \$66 / No data  
 Nov 2015: \$2,108 / Nov 12, 2015 / \$94 / No data  
 Oct 2015: \$2,215 / Oct 07, 2015 / \$75 / No data  
 Sep 2015: \$2,291 / Aug 28, 2015 / \$71 / No data  
 Aug 2015: \$2,371 / Aug 04, 2015 / \$77 / \$100  
 Jul 2015: \$2,395 / Jul 02, 2015 / \$78 / \$100  
 Jun 2015: \$2,418 / Jun 02, 2015 / \$75 / \$100  
 May 2015: \$2,092 / May 04, 2015 / \$68 / \$100  
 Apr 2015: \$2,124 / Apr 03, 2015 / \$68 / \$100



**Account name**  
CHASE CARD

**Account number**  
430587791017....

**Recent balance**  
Not reported

**Date opened**  
02/2004

**Status**  
Paid, Closed/Never late.

PO BOX 15298  
WILMINGTON, DE 19850  
800 432 3117  
**Address identification number**  
0595513337

**Type**  
Credit card

**Terms**  
NA

**On record until**  
Mar 2019

**Credit limit or original amount**  
\$1,800

**High balance**  
\$1,498

**Monthly payment**  
\$0

**Recent payment amount**  
Not reported

**Date of status**  
03/2009

**First reported**  
02/2004

**Responsibility**  
Individual

**Account history**

2009	2008	2007	2006	2005	2004
Mar CLS	Feb OK	Jan OK	Dec OK	Nov OK	Oct OK
Jan OK	Dec OK	Nov OK	Oct OK	Sep OK	Aug OK
Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK
May OK	Apr OK	Mar OK	Feb OK	Jan OK	Dec OK
Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK
Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK
Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK
Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK
Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK
Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK
Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK
Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK

**Account name**  
ELOAN/SST

**Account number**  
1335....

**Recent balance**  
Not reported

**Date opened**  
02/2004

**Status**  
Paid, Closed/Never late.

4315 PICKETT RD  
SAINT JOSEPH, MO 64503  
800 789 8001  
**Address identification number**  
0029170048

**Type**  
Auto Loan

**Terms**  
60 Months

**On record until**  
Feb 2019

**Credit limit or original amount**  
\$12,928

**High balance**  
\$0

**Monthly payment**  
\$0

**Recent payment amount**  
Not reported

**Date of status**  
02/2009

**First reported**  
10/2004

**Responsibility**  
Individual

**Account history**

2009	2008	2007	2006	2005	2004
Feb CLS	Jan OK	Dec OK	Nov OK	Oct OK	Sep OK
Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK
Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK
Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK
Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK
Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK
Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK
Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK
Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK
Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK
Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK

**Account name**  
FIRST NIAGARA BANK

**Account number**  
45451900....

**Recent balance**  
Not reported

**Date opened**  
02/1995

**Status**  
Paid, Closed/Never late.

6950 S TRANSIT RD  
LOCKPORT, NY 14094  
716 625 7500  
**Address identification number**  
0029347083

**Type**  
Line of Credit

**Terms**  
NA

**On record until**  
Sep 2025

**Credit limit or original amount**  
\$500

**High balance**  
\$500

**Monthly payment**  
\$0

**Date of status**  
09/2015

**First reported**  
03/1995

**Responsibility**  
Individual

**Comment**  
Account closed at consumer's request.

**Recent payment amount**  
Not reported

**Account history**

2015												2014												2013													
Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2012												2011																									
Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun												
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK												



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**Balance history**

The following data will appear in the following format:  
Date: account balance / date payment received / scheduled payment amount / actual amount paid  
Aug 2015: \$451 / Jul 25, 2015 / \$17 / No data  
Jul 2015: \$476 / Jun 13, 2015 / \$17 / No data  
Jun 2015: \$500 / Dec 06, 2014 / \$10 / No data  
May 2015: \$0 / Dec 06, 2014 / \$16 / No data  
Apr 2015: \$0 / Dec 06, 2014 / \$16 / No data  
Between Apr 2015 and Aug 2015, your credit limit/high balance was \$500

<b>Account name</b> KEYBANK NA	<b>Account number</b> 529079302001....	<b>Recent balance</b> Not reported	<b>Date opened</b> 08/2013	<b>Status</b> Paid, Closed/Never late.
1 HUDSON CITY CTR HUDSON, NY 12534 518 828 4600	<b>Type</b> Credit card	<b>Credit limit or original amount</b> \$3,500	<b>Date of status</b> 10/2016	
<b>Address identification number</b> 0029214738	<b>Terms</b> NA	<b>High balance</b> \$3,499	<b>First reported</b> 09/2013	
<b>Purchased From</b> FIRST NIAGARA BANK	<b>On record until</b> Oct 2026	<b>Monthly payment</b> \$0	<b>Responsibility</b> Individual	
		<b>Recent payment amount</b> Not reported		

**Account history**

2016												2015												2014														
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2013												2012																										
Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Aug	Jul														
ND	ND	ND	ND	ND	ND	CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK														

<b>Account name</b> MORTON R LANE SU FCU	<b>Account number</b> 423772157982....	<b>Recent balance</b> Not reported	<b>Date opened</b> 04/2006	<b>Status</b> Paid, Closed/Never late.
388 ENGLEWOOD AVE BUFFALO, NY 14223 716 837 2008	<b>Type</b> Credit card	<b>Credit limit or original amount</b> \$3,000	<b>Date of status</b> 10/2010	<b>Comment</b> Account closed at credit grantor's request.
<b>Address identification number</b> 0029349290	<b>Terms</b> NA	<b>High balance</b> \$3,010	<b>First reported</b> 04/2006	<b>Reinvestigation information</b> This item was updated from our processing of your dispute in Aug 2010.
	<b>On record until</b> Oct 2020	<b>Monthly payment</b> \$0	<b>Responsibility</b> Individual	
		<b>Recent payment amount</b> Not reported		

**Account history**

2010												2009												2008														
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
CLS	CLS	CLS	CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2007												2006																										
Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Aug	Jul														
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK														
2005												2004																										
Jun	May	Apr																																				
OK	OK	OK																																				

**Account name**  
NORTHWEST SAVINGS BANK

**Account number**  
429352307000....

**Recent balance**  
\$977 as of  
04/06/2017

**Date opened**  
08/2013

**Status**  
Open/Never late.

2 LIBERTY ST  
WARREN, PA 16365  
814 726 2360

**Type**  
Credit card

**Credit limit or original amount**  
\$3,500

**Date of status**  
04/2017

**Terms**  
NA

**High balance**  
\$3,650

**First reported**  
10/2013

**Address identification number**  
0029214738

**NA**

**Monthlv pvament**  
Individual

**Responsibility**  
Individual



\$450

**Account history**

2017					2016					2015					2014					2013										
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**Balance history**

The following data will appear in the following format:  
 Date: account balance / date payment received / scheduled payment amount / actual amount paid

Mar 2017: \$1,415 / Feb 16, 2017 / \$32 / \$220  
 Feb 2017: \$1,617 / Jan 11, 2017 / \$36 / \$100  
 Jan 2017: \$1,697 / Dec 15, 2016 / \$38 / \$50  
 Dec 2016: \$1,727 / Nov 07, 2016 / \$38 / \$50  
 Nov 2016: \$1,756 / Oct 18, 2016 / \$39 / \$40  
 Oct 2016: \$1,776 / Oct 04, 2016 / \$40 / \$200  
 Sep 2016: \$1,904 / Aug 16, 2016 / \$43 / \$120  
 Aug 2016: \$2,000 / Jul 08, 2016 / \$45 / \$350  
 Jul 2016: \$2,325 / Jun 14, 2016 / \$53 / \$470  
 Jun 2016: \$2,767 / May 08, 2016 / \$62 / \$100  
 May 2016: \$2,833 / Apr 08, 2016 / \$62 / \$100  
 Apr 2016: \$2,899 / Mar 09, 2016 / \$65 / \$100  
 Mar 2016: \$2,964 / Feb 09, 2016 / \$64 / \$100  
 Feb 2016: \$3,030 / Jan 08, 2016 / \$68 / \$68  
 Jan 2016: \$3,061 / Dec 09, 2015 / \$68 / \$70  
 Dec 2015: \$3,095 / Nov 08, 2015 / \$67 / \$100  
 Nov 2015: \$3,159 / Oct 08, 2015 / \$69 / \$100  
 Oct 2015: \$3,187 / Sep 10, 2015 / \$69 / \$150  
 Sep 2015: \$3,299 / Aug 30, 2015 / \$74 / \$300  
 Aug 2015: \$3,558 / Jul 12, 2015 / \$78 / \$100  
 Jul 2015: \$3,424 / Jun 09, 2015 / \$74 / \$100  
 Jun 2015: \$3,454 / May 13, 2015 / \$77 / \$250  
 May 2015: \$3,597 / Apr 30, 2015 / \$79 / \$200  
 Apr 2015: \$3,604 / Apr 03, 2015 / \$80 / \$200

Between Sep 2015 and Mar 2017, your credit limit/high balance was \$3,500  
 Between Aug 2015 and Aug 2015, your credit limit/high balance was \$3,558  
 Between Jun 2015 and Jul 2015, your credit limit/high balance was \$3,500  
 Between May 2015 and May 2015, your credit limit/high balance was \$3,597  
 Between Apr 2015 and Apr 2015, your credit limit/high balance was \$3,604

**Account name**  
SYNCHRONY BANK/JCPENNEY

**Account number**  
600889085765....

**Recent balance**  
Not reported

**Date opened**  
07/1996

**Status**  
Paid, Closed/Never late.

PO BOX 965007  
ORLANDO, FL 32896  
800 542 0800

**Type**  
Charge Card

**Credit limit or original amount**  
Not reported

**Date of status**  
02/2012

**Terms**  
NA

**High balance**  
\$530

**First reported**  
03/1996

**Address identification number**  
0028881497

**On record until**  
Feb 2022

**Monthly payment**  
\$0

**Recent payment amount**  
Not reported

**Responsibility**  
Individual

**Account history**

2012			2011			2010			2009			2008			2007			2006			2005																				
Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK	Oct OK	Sep OK	Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK	Feb OK	Jan OK	Dec OK	Nov OK	Oct OK	Sep OK
Aug OK	Jul OK	Jun OK	May OK	Apr OK	Mar OK																				

<b>Account name</b> SYNCB/LORD & TAY	<b>Account number</b> 604584047699....	<b>Recent balance</b> Not reported	<b>Date opened</b> 10/2005	<b>Status</b> Paid, Closed/Never late.
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<b>Address identification number</b> 0595513337	<b>Terms</b> NA	<b>High balance</b> \$500	<b>First reported</b> 09/2007	request.
	<b>On record until</b> Sep 2017	<b>Monthly payment</b> \$197	<b>Responsibility</b> Individual	
		<b>Recent payment amount</b> Not reported		

**Account history**

2007  
Sep  
CLS

**Credit inquiries**

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you. As required by the Fair Credit Reporting Act, we display these requests for your credit history as a record of fact.

Inquiries shared with others

No **Inquiries shared with others** appear on your report.

Inquiries shared only with you

<b>Account name</b> BARCLAYS BANK DELAWARE	<b>Date of request(s)</b> 03/13/2017
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100 SOUTH WEST AVE  
WILMINGTON, DE 19801  
866 283 6635

<b>Account name</b> FIRST NIAGARA BANK	<b>Date of request(s)</b> 08/09/2016
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726 EXCHANGE ST  
BUFFALO, NY 14210  
*No phone number available*

<b>Account name</b> EXPERIAN	<b>Date of request(s)</b> 04/11/2016 07/17/2014 07/22/2013 08/03/2010
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PO BOX 9600  
ALLEN, TX 75013  
800 311 4769

<b>Account name</b> EXPERIAN	<b>Date of request(s)</b> 08/03/2010
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### Important messages

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.



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### Know your rights

**Para informacion en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

#### A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

**You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment or to take another adverse action against you must tell you, and must give you the name, address, and phone number of the agency that provided the information.

**You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identify theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

All consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

**You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

**You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

**Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

**Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

**Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

**You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

**You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

**Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:**

Type of Business:	Contact:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:	

	<b>b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357</b>
<b>2. To the extent not included in item 1 above:</b>	
<b>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</b>	<b>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</b>
<b>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations</b>	<b>b. Federal Reserve Consumer Help Center PO Box 1200</b>



insured state savings associations	
<b>d. Federal Credit Unions</b>	<b>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</b>
	<b>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</b>
<b>3. Air Carriers</b>	<b>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590</b>
<b>4. Creditors Subject to Surface Transportation Board</b>	<b>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423</b>
<b>5. Creditors Subject to Packers and Stockyards Act</b>	<b>Nearest Packers and Stockyards Administration area supervisor</b>
<b>6. Small Business Investment Companies</b>	<b>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</b>
<b>7. Brokers and Dealers</b>	<b>Securities and Exchange Commission 100 F St NE Washington, DC 20549</b>
<b>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</b>	<b>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</b>
<b>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</b>	<b>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA</b>

**Notification of Rights**

[Notification of Rights for Alabama Consumers](#)  
[Notification of Rights for Alaska Consumers](#)  
[Notification of Rights for Arkansas Consumers](#)  
[Notification of Rights for California Consumers](#)  
[California Notice of Your Rights to Request and Obtain Your Credit Score](#)  
[Notification of Rights for Colorado Consumers](#)  
[Notification of Rights for Connecticut Consumers](#)  
[Notification of Rights for Delaware Consumers](#)  
[Notification of Rights for District of Columbia Consumers](#)  
[Notification of Rights for Florida Consumers](#)  
[Notification of Rights for Georgia Consumers](#)  
[Notification of Rights for Indiana Consumers](#)  
[Notification of Rights for Maryland Consumers](#)  
[Notification of Rights for Massachusetts Consumers](#)  
[Notification of Rights for Missouri Consumers](#)  
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[Notification of Rights for New Mexico Consumers](#)  
[Notification of Rights for New York Consumers](#)  
[Notification of Rights for North Carolina Consumers](#)  
[Notification of Rights for North Dakota Consumers](#)  
[Notification of Rights for Ohio Consumers](#)  
[Notification of Rights for Oklahoma Consumers](#)  
[Notification of Rights for Puerto Rico Consumers](#)  
[Notification of Rights for Rhode Island Consumers](#)  
[Notification of Rights for Tennessee Consumers](#)  
[Notification of Rights for Texas Consumers](#)  
[Notification of Rights for Vermont Consumers](#)  
[Notification of Rights for Virginia Consumers](#)

[Notification of Rights for Washington Consumers](#)  
[Notification of Rights for West Virginia Consumers](#)  
[Notification of Rights for Wisconsin Consumers](#)

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