

Credit report

Your credit is in fair shape

Provided by Experian

Report date: Feb 7, 2024



Personal info

Reported names	Ruth C Miller	Addresses	Date reported
DOB	1927-03-29	9692 Route 19, Houghton, NY, 147448710	May 8, 1997
SSN	XXX-XX-1375	Po Box 155, Houghton, NY, 147440155	Apr 1, 1987
Employment info	Retired Soc Sec	E Rr 16 Wi, Olean, NY, 14760	Oct 9, 2004

Account summary

Balances

\$9,431

Payments

\$299

Open accounts

6

Closed accounts

6

[Show all summary](#) ⓘ

Accounts

[Expand all](#)

We gathered all of the accounts listed on your Experian report for you. Click on any account to learn more about your history and how to plan for tomorrow.



11

Credit cards



0

Real estate



1

Auto loans



0

Student loans



0

Other

Credit cards

JPMCB CARD

Reported: Feb 1, 2024

CHASE VISA

\$3,382.00

In good standing

SYNCB/QVC

Reported: Jan 23, 2024

\$1,114.00

In good standing

CAPITAL ONE

Reported: Jan 3, 2024

Paid Down
\$18-20
Bal.

\$4,560.00

In good standing

THROUGH THE COUNTRY DO

Reported: Apr 5, 2023

\$0.00

In good standing

MONTGOMERY WARD

Reported: Nov 10, 2021

\$0.00

In good standing

SEVENTH AVENUE

Reported: May 9, 2020

\$0.00

In good standing

BANK OF AMERICA

Reported: Jan 26, 2024

\$375.00

Closed

COMENITYCB/APPLESEEDS

Reported: Mar 19, 2022

\$0.00

Closed

COMENITYBK/BEDFORD

Reported: Jun 27, 2020

\$0.00

Closed

SYNCB/JCP

Reported: Sep 25, 2019

\$0.00

Closed

COMENITYBK/OLDPUEBLO

Reported: Dec 4, 2018

\$0.00

Closed

CLOSED
ACCOUNTS

Hide 5 closed Accounts

Auto loans

COMMUNITY BANK, NATION

Reported: Apr 6, 2023

\$0.00

Closed

Hard inquiries

Hard inquiries usually get added to your credit report when you apply for a new credit account. These inquiries often result in a small dip in your credit score. Take a look at the latest inquiries on your Experian report to see if any changes have occurred.

SYNCB/SHOP

Banking

Sep 24, 2023 ☐

Creditor information

SYNCB/SHOP
PO BOX 965005

Collections

It's important that you try your best not to fall behind on payments so your account doesn't get passed on to a collections agency. This usually drops your credit score significantly.



Clean slate!

You have no collection accounts on your report.

Public records

Anything that can show up on a background check can show up on your credit report and negatively impact your score. This includes things like bankruptcies and legal judgments.



Clean slate!

You have no public records on your report.

Creditors

A creditor is a term used to describe an entity that is owed money. The below is a list and contact information for the creditors handling your debt.

Creditor name	Address	Phone number
BANK OF AMERICA	PO BOX 982238, EL PASO, TX 79998	(800) 421-2110
CAPITAL ONE	PO BOX 31293, SALT LAKE CITY, UT 84131	(800) 955-7070
COMENITYBK/BEDFORD	PO BOX 182789, COLUMBUS, OH 43218	Unavailable
COMENITYBK/OLDPUEBLO	PO BOX 182789, COLUMBUS, OH 43218	Unavailable
COMENITYCB/APPLESEEDS	PO BOX 182120, COLUMBUS, OH 43218	Unavailable
COMMUNITY BANK, NATION	45-49 COURT STREET, CANTON, NY 13617	(315) 386-4553
JPMCB CARD	PO BOX 15369, WILMINGTON, DE 19850	(800) 945-2000
MONTGOMERY WARD	1112 7TH AVE, MONROE, WI 53566	(608) 328-8400
SEVENTH AVENUE	1112 7TH AVE, MONROE, WI 53566	(608) 328-8400
SYNCB/JCP	PO BOX 965007, ORLANDO, FL 32896	(800) 542-0800
SYNCB/QVC	PO BOX 965018, ORLANDO, FL 32896	(866) 367-9444
THROUGH THE COUNTRY DO	1112 7TH AVE, MONROE, WI 53566	(608) 328-8400