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CreditReporting.com

Credit Reports for Consumers

YOUR 3 BUREAU MERGED CREDIT SCORE

Reference #

Original Report Date: 09/18/2012

Name: Molly
Address:

DOB:

PERSONAL CREDIT SCORES

Your credit score is based on information from your 3 Bureau Merged credit report. The higher your score is, the better chance you have of getting the credit you apply for.

Your credit score based on your

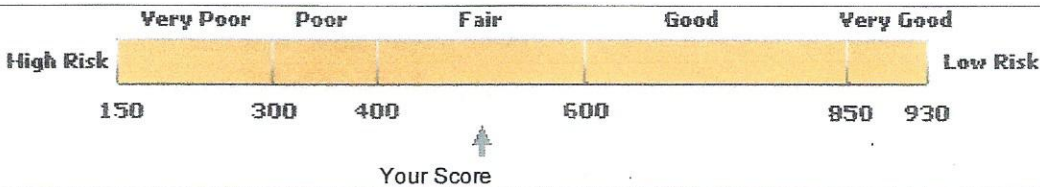
- Equifax credit report is 503 on a scale of 150-930
- Experian credit report is 501 on a scale of 150-930
- TransUnion credit report is 485 on a scale of 150-930

was

PERSONAL CREDIT SCORES

Your credit score is based on information from your 1-bureau (Equifax) credit report. The higher your score is, the better chance you have of getting the credit you apply for.

Your credit score based on your Equifax report is 503 on a scale of 150-930 .



SCORE FACTORS

Your most recent delinquency was reported 1 month(s) ago on your US DEPT ED account. A delinquency occurs any time a payment is reported as 30 days or more late. Delinquencies on your credit report indicate current or past problems repaying debt. These make you a greater credit risk in the eyes of new lenders. Recent delinquencies have a greater negative impact on your score because they may indicate that you are currently having problems managing your debt. The negative impact of these items on your score will reduce over time. Your credit score should improve if you maintain a manageable amount of debt and develop a good credit history by paying your bills on time.

Of the 16 account(s) reflected on your credit report 14 indicate(s) current or prior delinquency(s).

A delinquent account is an account that has ever had a payment that was reported as 30 days or more late. Delinquent accounts indicate current or past problems repaying debt. These make you a greater credit risk in the eyes of new lenders. The higher the number of items the more negative impact it will have on your score. The negative impact of these items on your score will reduce

Welcome back Molly, Last logged in February 10, 2014.

Important question for you: *What do you think about our service?* Your opinion is really important to us.

Help us improve our service by [sharing your opinion](#) about Identity Guard®. All it takes is a few minutes to tell us your opinion.

Remember to log into your account often to stay up-to-date on your alerts and other account information. We also encourage you to [refer a friend or family member](#) to help stay protected, too.

Messages (Unread 3)

Click on a message to view details.

Date	Type	Details
2/10/2014	Billing Notifications	Order Confirmation
2/10/2014	New Reports	Public Record report is available
2/10/2014	New Reports	Credit report is available

[View All Messages](#) [Change Delivery Settings](#)

YOUR PLAN

Total Protection®

Credit, Internet, Computer, On the Go

LEGEND: Active Pending Need to Activate Not Purchased



Credit Protection

Some of your Credit Protection Services are: IN PROGRESS or NEED ATTENTION

STATUS: CREDIT FEATURES:

- Credit Report [View](#)
- Credit Score [View](#)
- Credit Monitoring [View](#)



Internet Protection

Some of your Internet Protection Services are: IN PROGRESS or NEED ATTENTION

STATUS: INTERNET FEATURES:

- Public Record Report [View](#)
- Credit Card Monitoring [View](#)
- Bank Account Monitoring [Activate](#)



Computer Protection

Some of your Computer Protection Services are: IN PROGRESS or NEED ATTENTION

STATUS: COMPUTER FEATURES:

- ID Vault® [Activate](#)
- ZoneAlarm® Anti-Virus [Activate](#)
- PRIVACYPROTECT® [Activate](#)



On The Go Protection

All of your On The Go Protection Services are: ACTIVE

STATUS: ON THE GO FEATURES:

- Lost & Stolen Cards [View](#)



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Credit Report & 3 Scores

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722

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Molly

now

CURRENT CREDIT SCORE

EQUIFAX

EXPERIAN

TRANSUNION

Now 580

620

632

up 147 pts

Details

Details

Details

NEW

up 119 pts

up 27 points



Monthly Report & Score Update

> GET IT NOW

Special Offer



Help Protect Your Child From Identity Theft

FREE for 30 Days!

Only \$5/month thereafter

> ADD MY CHILD

Your Opinion Matters!

Let Us – and Others – Know What You Think About Your Identity Guard® Service.

TRUSTPILOT

> REVIEW US NOW

Video Series