

## YOUR 3 BUREAU MERGED CREDIT SCORE

Reference #:

Original Report Date: 07/31/2013

Name: JER

DOB:

Address:

## 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.

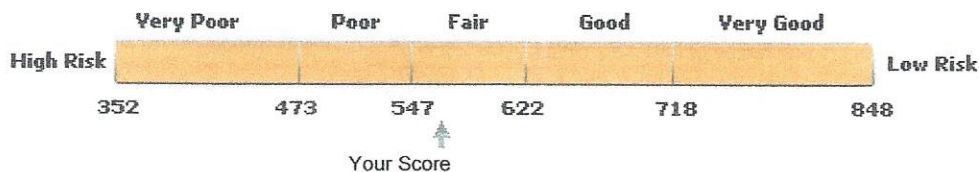
Your credit score based on your

- **Equifax** credit report is **566** on a scale of 352-848
- **Experian** credit report is **553** on a scale of 352-848
- **TransUnion** credit report is **667** on a scale of 352-848

## 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 **566** on a scale of 352-848 .



## SCORE FACTORS

**The total amount of debt in the 3 account(s) that have been turned over to collection is considered excessive and is impacting your credit score.**

Collection accounts indicate that an account was excessively delinquent and creditor felt debt was un-collectable. Account may have been written off (charge off) and transferred to collection agency (internal or external). Collection accounts on your credit report indicate current or past problems repaying debt. These make you a greater credit risk in the eyes of new lenders. High dollar amounts turned over to collections have a greater negative impact on your score because they may indicate a history of problems managing 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.

**Your most recent delinquency was reported 0 month(s) ago on your SUNCOASTCU 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.

# Welcome back Jer [redacted], Last logged in May 21, 2014.

Gearing up for summer? Follow these tips for a safe vacation and check the Resource Center first for other information on hacks, breaches, viruses and more.

## Messages (Unread 1)

?  
Click on 5 messages to view details.

Date	Type	Details
05/21/2014	Billing Notifications	Order Confirmation
05/21/2014	New Reports	Public Record report is available
05/21/2014	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](#)



### Identity Protection

Some of your Identity Protection Services are IN PROGRESS or NEED ATTENTION

STATUS: IDENTITY 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](#)



### Wallet Protection

All of your Wallet Protection Services are ACTIVE

STATUS: WALLET PROTECTION FEATURES:

- Lost & Stolen Cards [View](#)

**Need a new report and score  
before your next update?**



Your service includes updates,  
but you don't have to wait if  
you need it sooner! You



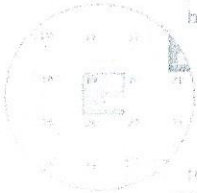
can purchase an updated  
3-Bureau Credit Report &  
3 Credit Scores today!  
And you will continue to  
receive your regular updates  
on schedule.

**3 Bureaus for Only \$19.95**

Additional Fee Applies to one-time purchase

**> PURCHASE NOW**

**Need a new report and score  
before your next update?**



Your service includes updates,  
but you don't have to wait if  
you need it sooner! You  
can purchase an updated  
1-Bureau Credit Report &  
Credit Score today!  
And you will continue to  
receive your regular updates  
on schedule.

**1 Bureau for Only \$9.95**

Additional Fee Applies to one-time purchase

**> PURCHASE NOW**

\*The scores you receive with Identity Guard™ are provided for educational purposes to help you understand your credit. Lenders use many different credit scoring systems, and the scores you receive with Identity Guard are not the same scores used by lenders to evaluate your credit.

*Jer*

*6/21/14*  
*24 out of 34*  
*derogs*  
*removed*

*from 7/31/13:*

*up*  
*164*  
*pts*

*up*  
*116*  
*pts*

*up*  
*114*  
*pts*

**CURRENT CREDIT SCORE\***

EQUIFAX	EXPERIAN	TRANSUNION
668	669	678
Fair	Fair	Fair
<a href="#">Details</a>	<a href="#">Details</a>	<a href="#">Details</a>

**NEW**

**Monthly Report  
& Score Update**

**> GET IT NOW**

*Special Offer*



**Help Protect Your Child  
From Identity Theft  
FREE for 30 Days!**

Only \$5/month thereafter