

Your TransUnion Credit Report

Personal Credit Report for: NICOLAUS MAZZOLA
File Number: 471867434
Date Created: 09/13/2026

Visit transunion.com/dispute to start a dispute online.

If you are experiencing a financial hardship related to a publi health emergency or your personal circumstances, you can add a consumer statement to your credit file to explain your situation by visiting us at www.transunion.com/credit-help.

Personal Information

You have been on our files since 12/17/2021. Your SSN has been masked for your protection.

Credit Report Date	12/17/2021
Social Security Number	XXX-XX-1551
Date of Birth	11/12/2003
Name	NICOLAUS S. MAZZOLA

Addresses

Current Address	23 WASHBURN AVE AUBURNDALE, MA 02466-1610
Date Reported	11/30/2021
Other Address	2 RIVERVIEW ST NASHUA, NH 03064-2356
Date Reported	01/17/2024

Phone Numbers

Phone Number	(857) 404-4038
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Employers

Employer	Occupation
DEPARTMENT OF HOMELAND SE	- - -
Date Verified 04/30/2026	

Accounts

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The rating key is provided to help you understand some of the account information that could be reported. Pay Status represents the current status of accounts and indicates how you are currently paying. For accounts that have been paid and closed, sold, or transferred, Pay Status represents the last reported status of the account.

① TransUnion is now including some Buy Now, Pay Later (BNPL) installment loans, also known as a "point-of-sale installment loans" on credit reports. At this time, BNPL information provided to TransUnion is visible to you, but scoring providers, lenders, insurers or other authorized companies that may access your credit report will not be able to use this data. As a result, it will not affect credit decisions or credit scores calculated using TransUnion data. In the future, Buy Now, Pay Later may be factored in to credit scores and credit decisions (for example, account opening or account review decisions). Visit our [FAQs](#) to learn more.

Payment/Remarks Key

Ratings

OK	Current, paying or paid as agreed
X	Unknown
60	Account 60 days late
120	Account 120 or more days late
VS	Voluntarily surrendered
C/O	Charged off by account provider

N/R	Not Reported
30	Account 30 days late
90	Account 90 days late
COL	Transferred to collection
RPO	Repossession
FC	Foreclosure

Remarks

AAP:	Loan assumed by another party
ACR:	Account closed due to refinance
AFR:	Account acquired by RTC/FDIC
AJP:	Adjustment pending
AND:	Affected by natural disaster
BKL:	Included in bankruptcy
CAD:	Dispute account/closed by consumer
CBD:	Dispute resolved/consumer disagrees/closed by consumer
CBL:	Chapter 7 bankruptcy
CBT:	Chapter 12 bankruptcy
CLO:	Closed
CRB:	Collateral released-balance owing
CTS:	Contact subscriber
DLU:	Deed in lieu
DRC:	Dispute resolved/consumer disagrees

ACQ:	Acquired from another lender
ACT:	Account closed due to transfer
AID:	Account information disputed by consumer
AMD:	Active military duty
BAL:	Balloon payment
BKW:	Bankruptcy withdrawn
CBC:	Account closed by consumer
CBG:	Canceled by credit grantor
CBR:	Chapter 11 bankruptcy
CLA:	Placed for collection
CLS:	Credit line suspended
CTR:	Account closed-transfer to refinance
DDR:	-none-
DM:	Bankruptcy dismissed
DRG:	Dispute resolved/consumer disagrees

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report.

Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name		Account Number
COLLEGE AVE STUDENT LOAN		36002162****
Address 4099 MCEWEN ROAD SUITE 700B FARMERS BRANCH, TX 75244	Phone (844) 422-7502	Monthly Payment \$225
Date Opened 09/17/2021	Responsibility Primary Borrower	Account Type Installment Account
Loan Type STUDENT LOAN	Balance \$13,600	Date Updated 07/31/2026
Payment Received \$675	Last Payment Made 07/31/2026	Pay Status Current Account

Terms \$225 per month, paid Monthly for 120 months		Maximum Delinquency Note Maximum Delinquency of 60 days in 11/2025 for \$646 and in 12/2025 for \$646		High Balance (Hist.) High balance of \$19,040 from 03/2024 to 05/2025; \$19,040 from 09/2025 to 07/2026	
Payment History					
Oct 2021 OK	Nov 2021 OK	Dec 2021 OK	Jan 2022 OK	Feb 2022 OK	Mar 2022 OK
Apr 2022 OK	May 2022 OK	Jun 2022 OK	Jul 2022 OK	Aug 2022 OK	Sep 2022 OK
Oct 2022 OK	Nov 2022 OK	Dec 2022 OK	Jan 2023 OK	Feb 2023 OK	Mar 2023 OK
Apr 2023 OK	May 2023 OK	Jun 2023 OK	Jul 2023 OK	Aug 2023 OK	Sep 2023 OK
Oct 2023 OK	Nov 2023 OK	Dec 2023 OK	Jan 2024 OK	Feb 2024 OK	Mar 2024 Bal: \$14,076 Past Due: \$0 Paid: \$151 Due: \$0 PDI OK
Apr 2024 Bal: \$14,075 Past Due: \$0 Paid: \$151 Due: \$210 PDI OK	May 2024 Bal: \$14,020 Past Due: \$0 Paid: \$210 Due: \$210 OK	Jun 2024 Bal: \$13,960 Past Due: \$0 Paid: \$210 Due: \$210 OK	Jul 2024 Bal: \$13,904 Past Due: \$0 Paid: \$210 Due: \$210 OK	Aug 2024 Bal: \$14,058 Past Due: \$0 Paid: \$0 Due: \$210 OK	Sep 2024 Bal: \$13,997 Past Due: \$0 Paid: \$210 Due: \$210 OK
Oct 2024 Bal: \$13,941 Past Due: \$0 Paid: \$210 Due: \$210 OK	Nov 2024 Bal: \$13,880 Past Due: \$0 Paid: \$210 Due: \$210 OK	Dec 2024 Bal: \$13,823 Past Due: \$0 Paid: \$210 Due: \$210 OK	Jan 2025 Bal: \$13,345 Past Due: \$0 Paid: \$629 Due: \$210 OK	Feb 2025 Bal: \$13,268 Past Due: \$0 Paid: \$210 Due: \$210 OK	Mar 2025 Bal: \$13,415 Past Due: \$0 Paid: \$0 Due: \$210 OK
Apr 2025 Bal: \$13,558 Past Due: \$0 Paid: \$0 Due: \$210 OK	May 2025 Bal: \$13,074 Past Due: \$0 Paid: \$629 Due: \$210 OK	Jun 2025 X	Jul 2025 X	Aug 2025 X	Sep 2025 Bal: \$13,650 Past Due: \$0 Paid: \$0 Due: \$215 OK
Oct 2025 Bal: \$13,799 Past Due: \$431 Paid: \$0 Due: \$215 30	Nov 2025 Bal: \$13,943 Past Due: \$646 Paid: \$0 Due: \$215 60	Dec 2025 Bal: \$13,877 Past Due: \$646 Paid: \$215 Due: \$215 60	Jan 2026 Bal: \$13,926 Past Due: \$0 Paid: \$100 Due: \$0 PDE OK	Feb 2026 Bal: \$13,961 Past Due: \$0 Paid: \$100 Due: \$0 PDE OK	Mar 2026 Bal: \$14,114 Past Due: \$0 Paid: \$0 Due: \$225 PDI OK
Apr 2026 Bal: \$14,265 Past Due: \$0 Paid: \$0 Due: \$225 OK	May 2026 Bal: \$14,195 Past Due: \$0 Paid: \$225 Due: \$225 OK	Jun 2026 Bal: \$14,121 Past Due: \$0 Paid: \$225 Due: \$225 OK	Jul 2026 Bal: \$13,600 Past Due: \$0 Paid: \$675 Due: \$225 OK		

Account Name	Account Number
COLLEGE AVE STUDENT LOAN	36002166****
Address 4099 MCEWEN ROAD SUITE 700B FARMERS BRANCH, TX 75244 Date Opened 02/04/2022 Loan Type STUDENT LOAN Payment Received \$352 Terms \$117 per month, paid Monthly for 60 months	Phone (844) 422-7502 Responsibility Primary Borrower Balance \$3,697 Last Payment Made 07/31/2026 Maximum Delinquency Note Maximum Delinquency of 90 days in 12/2025 for \$456
Monthly Payment \$117 Account Type Installment Account Date Updated 07/31/2026 Pay Status Current Account High Balance (Hist.) High balance of \$7,000 from 03/2024 to 05/2025; \$7,000 from 09/2025 to 07/2026	

Mar 2022 OK	Apr 2022 OK	May 2022 OK	Jun 2022 OK	Jul 2022 OK	Aug 2022 OK
Sep 2022 OK	Oct 2022 OK	Nov 2022 OK	Dec 2022 OK	Jan 2023 OK	Feb 2023 OK
Mar 2023 OK	Apr 2023 OK	May 2023 OK	Jun 2023 OK	Jul 2023 OK	Aug 2023 OK
Sep 2023 OK	Oct 2023 OK	Nov 2023 OK	Dec 2023 OK	Jan 2024 OK	Feb 2024 OK
Mar 2024 Bal: \$4,852 Past Due: \$0 Paid: \$100 Due: \$0 PDI OK	Apr 2024 Bal: \$4,851 Past Due: \$0 Paid: \$52 Due: \$110 PDI OK	May 2024 Bal: \$4,794 Past Due: \$0 Paid: \$110 Due: \$110 OK	Jun 2024 Bal: \$4,735 Past Due: \$0 Paid: \$110 Due: \$110 OK	Jul 2024 Bal: \$4,677 Past Due: \$0 Paid: \$110 Due: \$110 OK	Aug 2024 Bal: \$4,728 Past Due: \$0 Paid: \$0 Due: \$110 OK
Sep 2024 Bal: \$4,668 Past Due: \$0 Paid: \$110 Due: \$110 OK	Oct 2024 Bal: \$4,609 Past Due: \$0 Paid: \$110 Due: \$110 OK	Nov 2024 Bal: \$4,548 Past Due: \$0 Paid: \$110 Due: \$110 OK	Dec 2024 Bal: \$4,487 Past Due: \$0 Paid: \$110 Due: \$110 OK	Jan 2025 Bal: \$4,206 Past Due: \$0 Paid: \$329 Due: \$110 OK	Feb 2025 Bal: \$4,138 Past Due: \$0 Paid: \$110 Due: \$110 OK
Mar 2025 Bal: \$4,184 Past Due: \$0 Paid: \$0 Due: \$110 OK	Apr 2025 Bal: \$4,228 Past Due: \$0 Paid: \$0 Due: \$110 OK	May 2025 Bal: \$3,943 Past Due: \$0 Paid: \$329 Due: \$110 OK	Jun 2025 X	Jul 2025 X	Aug 2025 X

Sep 2025 Bal: \$4,115 Past Due: \$0 Paid: \$0 Due: \$114 OK	Oct 2025 Bal: \$4,160 Past Due: \$228 Paid: \$0 Due: \$114 30	Nov 2025 Bal: \$4,203 Past Due: \$342 Paid: \$0 Due: \$114 60	Dec 2025 Bal: \$4,272 Past Due: \$456 Paid: \$0 Due: \$114 90	Jan 2026 Bal: \$4,167 Past Due: \$0 Paid: \$150 Due: \$0 PDE OK	Feb 2026 Bal: \$4,065 Past Due: \$0 Paid: \$142 Due: \$117 PDI OK
Mar 2026 Bal: \$4,110 Past Due: \$0 Paid: \$0 Due: \$117 OK	Apr 2026 Bal: \$4,153 Past Due: \$0 Paid: \$0 Due: \$117 OK	May 2026 Bal: \$4,080 Past Due: \$0 Paid: \$117 Due: \$117 OK	Jun 2026 Bal: \$4,006 Past Due: \$0 Paid: \$117 Due: \$117 OK	Jul 2026 Bal: \$3,697 Past Due: \$0 Paid: \$352 Due: \$117 OK	

Account Name	Account Number
SANTANDER BANK, NA	3000027872037****
Address P.O. BOX 961211 FORT WORTH, TX 76161 Date Opened 05/25/2024 Loan Type AUTOMOBILE Payment Received \$0 Terms \$589 per month, paid Monthly for 73 months High Balance (Hist.) High balance of \$37,597 from 05/2024 to 11/2024; \$37,597 from 01/2025 to 08/2026	Phone (888) 222-4227 Responsibility Individual Account Balance \$26,377 Last Payment Made 07/07/2026 Estimated month and year this item will be removed 07/2033 Monthly Payment \$589 Account Type Installment Account Date Updated 08/31/2026 Pay Status >Account 30 Days Past Due Date< Maximum Delinquency Note Maximum Delinquency of 30 days in 10/2024 for \$599 and in 08/2026 for \$598

Payment History

May 2024 Bal: \$37,626 Past Due: \$0 Paid: \$0 Due: \$589 OK	Jun 2024 Bal: \$37,159 Past Due: \$0 Paid: \$589 Due: \$589 OK	Jul 2024 Bal: \$37,285 Past Due: \$0 Paid: \$0 Due: \$589 OK	Aug 2024 Bal: \$36,821 Past Due: \$0 Paid: \$589 Due: \$589 OK	Sep 2024 Bal: \$36,946 Past Due: \$0 Paid: \$0 Due: \$589 OK	Oct 2024 Bal: \$37,075 Past Due: \$599 Paid: \$0 Due: \$589 30
Nov 2024 Bal: \$36,606 Past Due: \$599 Paid: \$589 Due: \$589 30	Dec 2024 OK	Jan 2025 Bal: \$34,478 Past Due: \$0 Paid: \$1,180 Due: \$589 OK	Feb 2025 Bal: \$33,984 Past Due: \$0 Paid: \$599 Due: \$589 OK	Mar 2025 Bal: \$33,508 Past Due: \$0 Paid: \$589 Due: \$589 OK	Apr 2025 Bal: \$33,027 Past Due: \$0 Paid: \$590 Due: \$589 OK
May 2025 Bal: \$33,144 Past Due: \$0 Paid: \$0 Due: \$589 OK	Jun 2025 Bal: \$32,073 Past Due: \$0 Paid: \$1,177 Due: \$589 OK	Jul 2025 Bal: \$32,186 Past Due: \$0 Paid: \$0 Due: \$589 OK	Aug 2025 Bal: \$31,694 Past Due: \$0 Paid: \$600 Due: \$589 OK	Sep 2025 Bal: \$31,802 Past Due: \$593 Paid: \$0 Due: \$589 30	Oct 2025 Bal: \$30,714 Past Due: \$0 Paid: \$1,194 Due: \$589 OK
Nov 2025 Bal: \$30,224 Past Due: \$0 Paid: \$589 Due: \$589 OK	Dec 2025 Bal: \$30,331 Past Due: \$582 Paid: \$0 Due: \$589 30	Jan 2026 Bal: \$29,255 Past Due: \$0 Paid: \$1,178 Due: \$589 OK	Feb 2026 Bal: \$28,754 Past Due: \$0 Paid: \$589 Due: \$589 OK	Mar 2026 Bal: \$28,856 Past Due: \$587 Paid: \$0 Due: \$589 30	Apr 2026 Bal: \$28,361 Past Due: \$587 Paid: \$589 Due: \$589 30
May 2026 Bal: \$27,345 Past Due: \$0 Paid: \$1,115 Due: \$589 OK	Jun 2026 Bal: \$26,811 Past Due: \$0 Paid: \$622 Due: \$589 OK	Jul 2026 Bal: \$26,283 Past Due: \$0 Paid: \$622 Due: \$589 OK	Aug 2026 Bal: \$26,377 Past Due: \$598 Paid: \$0 Due: \$589 30		

Account Name	Account Number
SYNCB/CARE CREDIT	601918394025****
Address PO BOX 71757 PHILADELPHIA, PA 19176 Date Opened 01/04/2024 Loan Type CHARGE ACCOUNT Payment Received \$90 Terms \$89 per month; paid Monthly High Balance (Hist.) High balance of \$5,065 from 03/2024 to 08/2026	Phone (866) 396-8254 Responsibility Individual Account Balance \$2,476 Last Payment Made 08/18/2026 Date Closed 05/26/2026 Credit Limit (Hist.) Credit limit of \$5,100 from 03/2024 to 12/2024; \$3,270 from 01/2025 to 07/2025; \$2,780 from 08/2025 to 08/2026 Monthly Payment \$89 Account Type Revolving Account Date Updated 08/26/2026 Pay Status Current Account Maximum Delinquency Note Maximum Delinquency of 30 days in 05/2026 for \$177

Payment History

Jan 2024 OK	Feb 2024 OK	Mar 2024 Bal: \$3,922 Past Due: \$0 Paid: \$494 Due: \$128 OK	Apr 2024 Bal: \$3,422 Past Due: \$0 Paid: \$500 Due: \$112 OK	May 2024 Bal: \$3,452 Past Due: \$0 Paid: \$0 Due: \$113 OK	Jun 2024 Bal: \$3,227 Past Due: \$0 Paid: \$225 Due: \$105 OK
Jul 2024 Bal: \$2,727 Past Due: \$0 Paid: \$500 Due: \$89 OK	Aug 2024 Bal: \$2,549 Past Due: \$0 Paid: \$178 Due: \$83 OK	Sep 2024 Bal: \$2,466 Past Due: \$0 Paid: \$83 Due: \$81 OK	Oct 2024 Bal: \$2,385 Past Due: \$0 Paid: \$81 Due: \$78 OK	Nov 2024 Bal: \$2,307 Past Due: \$0 Paid: \$78 Due: \$75 OK	Dec 2024 Bal: \$2,232 Past Due: \$0 Paid: \$75 Due: \$73 OK
Jan 2025 Bal: \$3,166 Past Due: \$0 Paid: \$273 Due: \$117 OK	Feb 2025 Bal: \$3,122 Past Due: \$0 Paid: \$117 Due: \$105 OK	Mar 2025 Bal: \$2,846 Past Due: \$0 Paid: \$355 Due: \$108 OK	Apr 2025 Bal: \$2,808 Past Due: \$0 Paid: \$108 Due: \$99 OK	May 2025 Bal: \$2,779 Past Due: \$0 Paid: \$99 Due: \$98 OK	Jun 2025 Bal: \$2,752 Past Due: \$0 Paid: \$98 Due: \$99 OK

Jul 2025 Bal: \$2,721 Past Due: \$0 Paid: \$99 Due: \$96 OK	Aug 2025 Bal: \$2,696 Past Due: \$0 Paid: \$96 Due: \$99 OK	Sep 2025 Bal: \$2,664 Past Due: \$0 Paid: \$99 Due: \$94 OK	Oct 2025 Bal: \$2,638 Past Due: \$0 Paid: \$94 Due: \$95 OK	Nov 2025 Bal: \$2,608 Past Due: \$0 Paid: \$95 Due: \$92 OK	Dec 2025 Bal: \$2,583 Past Due: \$0 Paid: \$92 Due: \$93 OK
Jan 2026 Bal: \$2,679 Past Due: \$0 Paid: \$0 Due: \$92 OK	Feb 2026 Bal: \$2,554 Past Due: \$0 Paid: \$185 Due: \$86 OK	Mar 2026 Bal: \$2,533 Past Due: \$0 Paid: \$86 Due: \$91 OK	Apr 2026 Bal: \$2,636 Past Due: \$0 Paid: \$0 Due: \$86 OK	May 2026 Bal: \$2,736 Past Due: \$177 Paid: \$0 Due: \$96 CBG 30	Jun 2026 Bal: \$2,527 Past Due: \$0 Paid: \$273 Due: \$89 CBG OK
Jul 2026 Bal: \$2,502 Past Due: \$0 Paid: \$89 Due: \$90 CBG OK	Aug 2026 Bal: \$2,476 Past Due: \$0 Paid: \$90 Due: \$89 CBG OK				

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled.

Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

Account Name	Account Number
AFFIRM INC	V665****
Address 221 MAIN STREET 6TH FLOOR 30 ISABELLA STREET - 4TH FLOOR SAN FRANCISCO, CA 94105	Phone (855) 423-3729
Date Opened 03/23/2026	Responsibility Individual Account
Loan Type UNSECURED	Balance \$0
Payment Received \$72	Last Payment Made 06/23/2026
Pay Status Paid, Closed; was Paid as agreed	Terms \$0 per month, paid Monthly for 3 months
High Balance (Hist.) High balance of \$211 from 04/2026 to 06/2026	Remarks CLOSED
Monthly Payment \$0	Account Type Installment Account
	Date Updated 06/23/2026
	Original Creditor LEAD BANK
	Date Closed 06/23/2026
Payment History	
Apr 2026 Bal: \$211 Past Due: \$0 Paid: \$0 Due: \$73 OK	May 2026 Bal: \$215 Past Due: \$0 Paid: \$0 Due: \$73 OK
Jun 2026 Bal: \$0 Past Due: \$0 Paid: \$72 Due: \$0 OK	

Account Name	Account Number
CAPITAL ONE	515676852121****
Address P O Box 31293 Salt Lake City, UT 84131	Phone (800) 955-7070
Date Opened 02/06/2025	Responsibility Individual Account
Loan Type FLEXIBLE SPENDING CREDIT CARD	Balance \$535
Last Payment Made 07/20/2026	Pay Status Current Account
High Balance (Hist.) High balance of \$329 from 03/2025 to 06/2025; \$546 from 07/2025 to 07/2025; \$585 from 08/2025 to 08/2026	Credit Limit (Hist.) Credit limit of \$500 from 03/2025 to 08/2026
Monthly Payment \$42	Account Type Revolving Account
	Date Updated 08/22/2026
	Terms \$42 per month; paid Monthly
Payment History	
Mar 2025 Bal: \$0 Past Due: \$0 OK	Apr 2025 Bal: \$0 Past Due: \$0 OK
Sep 2025 Bal: \$513 Past Due: \$0 Due: \$25 OK	Oct 2025 Bal: \$501 Past Due: \$0 Due: \$25 OK
Mar 2026 Bal: \$129 Past Due: \$0 Due: \$25 OK	Apr 2026 Bal: \$540 Past Due: \$0 Due: \$25 OK
May 2025 Bal: \$329 Past Due: \$0 Due: \$25 OK	Jun 2025 Bal: \$0 Past Due: \$0 OK
Nov 2025 Bal: \$513 Past Due: \$0 Due: \$42 OK	Dec 2025 Bal: \$516 Past Due: \$0 Due: \$45 OK
Jun 2026 Bal: \$509 Past Due: \$0 Due: \$25 OK	Jul 2026 Bal: \$497 Past Due: \$0 Due: \$25 OK
Jul 2025 Bal: \$546 Past Due: \$0 Due: \$25 OK	Aug 2025 Bal: \$585 Past Due: \$0 Due: \$44 OK
Feb 2026 Bal: \$59 Past Due: \$0 Due: \$25 OK	Aug 2026 Bal: \$535 Past Due: \$0 Due: \$42 OK

Inquiries

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

Name	Requested On
CAPITAL ONE	02/06/2025
Location 15000 CAPITAL ONE RICHMOND, VA 23238	Phone (800) 955-7070
	Inquiry Type Individual

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

Name		Requested On
UPSTART NETWORK INC		08/04/2026 07/07/2026 02/24/2026 11/04/2025 10/07/2025
Location P O BOX 1503 SAN CARLOS, CA 94070	Phone (650) 204-1000	
IBOD COMPANY INC		04/21/2026 02/24/2026 11/18/2025
Location 629 N. HIGH STREET COLUMBUS, OH 43215	Phone (866) 980-9431	

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries, certain collection companies may have access to other collection company inquiries, and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

Name		Requested On
CAPITAL ONE		09/06/2026
Location P O Box 31293 Salt Lake City, UT 84131	Phone (800) 955-7070	
CREDITWISE CAPITAL1 TU-C		09/02/2026
Location CAPITAL ONE PO BOX 30285 PO BOX 85870 SALT LAKE CITY, UT 84130	Phone (800) 227-4825	
SYNCB/SYNCB		08/28/2026
Location PO BOX 71757 PHILADELPHIA, PA 19176	Phone (866) 396-8254	
SYNCB/CARE CREDIT		08/13/2026
Location PO BOX 71757 PHILADELPHIA, PA 19176	Phone (866) 396-8254	
NICOLAUS MAZZOLA via TRANSUNION INTERACTIVE IN		09/13/2026 09/13/2026
Location 100 CROSS ST STE 202 SAN LUIS OBISPO, CA 93401	Phone (855) 681-3196	

NICOLAUS MAZZOLA via CREDITWISE CAPITAL1 TU-A		09/13/2026 09/11/2026 09/08/2026 09/06/2026 08/27/2026 07/31/2026 07/29/2026 07/26/2026 06/29/2026 06/26/2026 06/25/2026 06/10/2026 05/21/2026 05/04/2026 04/24/2026 03/26/2026 02/27/2026 02/23/2026 02/18/2026 02/09/2026 01/15/2026 01/14/2026 01/05/2026 12/09/2025 11/12/2025 11/09/2025 11/07/2025 10/09/2025 09/12/2025 08/17/2025 08/12/2025 08/11/2025 08/09/2025 07/29/2025 07/26/2025 07/07/2025 06/10/2025 05/28/2025 04/30/2025 04/23/2025 03/30/2025 03/11/2025 03/04/2025 02/22/2025 02/07/2025 02/06/2025 02/05/2025 01/07/2025 12/11/2024 11/14/2024 11/09/2024 10/13/2024 10/06/2024
Location CAPITAL ONE PO BOX 302895 SALT LAKE CITY, UT 84130	Phone (800) 227-4825	
885831478 via CREDITWISE CAPITAL1 TU-B		06/27/2026
Location CAPITAL ONE PO BOX 302895 SALT LAKE CITY, UT 84130	Phone (800) 227-4825	
790976972 via TRANSUNION INTERACTIVE		06/27/2026
Location 100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	Phone (844) 580-6816	
SYNCHRONY BANK		06/03/2026
Location PO BOX 71746 PHILADELPHIA, PA 19177	Phone (877) 294-7880	
WEBBANKKLARNA		02/08/2026
Location 629 NORTH HIGH STREET SUITE 300 COLUMBUS, OH 43215	Phone (844) 552-7621	
CAPITAL ONE		02/06/2025
Location PO BOX 30281 SALT LAKE CITY, UT 84130	Phone (800) 955-7070	
NICOLAUS MAZZOLA via TRANSUNION INTERACTIVE		11/02/2024 10/26/2024 10/19/2024 10/12/2024 10/04/2024 09/27/2024 09/20/2024
Location 100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401	Phone (844) 580-6816	

Credit Report Messages

Your credit report contains the following messages

Promotional opt-out

The opt out on your file will remain in effect until the expiration date specified above, unless you request it to be made permanent. To permanently opt out of promotional lists provided by TransUnion, you must send us a signed "Notice of Election" form, which can be obtained by writing us or calling us at 800-916-8800 and speaking with a representative.

Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

Should you wish to contact TransUnion, you may do so,

Online:

To report an inaccuracy, please visit: service.transunion.com

For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations

P.O. Box 2000

Chester, PA 19016-2000

By Phone:

(800) 916-8800

You may contact us Monday - Friday 8 AM - 10 PM Eastern Time and Saturday - Sunday 8 AM - 5 PM Eastern Time, except on major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

SUMMARY OF RIGHTS

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 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 FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 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 identity 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.

In addition, 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 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 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.
- **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 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

Consumers Have the Right To Obtain a Security Freeze.

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place a security freeze, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. You may place a security freeze on your credit report by contacting each of the three nationwide credit reporting agencies.

Equifax: 1-800-525-6285; www.equifax.com

Experian: 1-888-397-3742; www.experian.com

TransUnion: 1-800-680-7289; www.transunion.com

- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

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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. You may also have the right to file suit under state law.

● **Identity theft victims and active duty military personnel have additional rights.** For more information, visit 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 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. Consumer Financial Protection Bureau, 1700 G Street, N.W., Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, N.W., Washington, DC 20580, (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency, Customer Assistance Group, P.O. Box 53570, Houston, TX 77052
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 operating under section 25 or 25A of the Federal Reserve Act.	b. Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. Division of Depositor and, Consumer Protection, National Center for Consumer, and Depositor Assistance, Federal Deposit Insurance, Corporation, 1100 Walnut Street, Box #11, Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration, Office of Consumer Financial Protection, 1775 Duke Street, Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Office of Aviation Protection, Department of Transportation, 1200 New Jersey Avenue, S.E., Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs,, and Compliance Surface Transportation Board, 395 E Street, S.W., Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access, United States Small Business Administration, 409 Third Street, S.W., Suite 8200, Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission, 100 F Street, N.E., Washington, DC 20549
8. Institutions that are members of the Farm Credit System	Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	b. Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, N.W., Washington, DC 20580, (877) 382-4357

MASSACHUSETTS BILL OF RIGHTS

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars. There is no fee, however, if you have been turned down for credit, employment, insurance, or rental dwelling because of information in your credit report within the preceding sixty days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file. Each calendar year you are entitled to receive, upon request, one free consumer credit report.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. In most cases, under state and federal law, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old, and must remove bankruptcy information only if it is over ten years old.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning a dispute should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in the six months preceding your request, or two years in the case of a credit report used for employment purposes. This record shall include the recipients of any consumer credit report.

You have the right to opt out of any prescreening lists compiled by or with the assistance of a consumer credit reporting agency by calling the agency's toll-free telephone number or contacting the agency in writing. You may be entitled to collect compensation, in certain circumstances, if you are damaged by a person's negligent or intentional failure to comply with the provisions of the credit reporting act.

FRAUD VICTIM RIGHTS

Summary of Rights under the FCRA of Victims of Identity Theft

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

- You have the right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.**

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

2. **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore.
- You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.
- Equifax: 1-800-525-6285; www.equifax.com
Experian: 1-888-397-3742; www.experian.com
TransUnion: 1-800-680-7289; www.transunion.com
3. **You have the right to free copies of the information in your file (your "file disclosure").** An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore
4. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It may also specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore.
5. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.
6. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.
7. **You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.