



UNITED STATES

# TransUnion **Enhanced** Credit Report User Guide

# Introduction to the Credit Report User Guide

Thousands of companies around the world depend on TransUnion credit reports for the consumer **insight** they need to make the **best decisions**. This guide is designed to **introduce** you to the various sections of the TransUnion credit report.

## **Credit report basics**

TransUnion credit reports draw information from the TransUnion database, which contains files on more than 200 million consumers— that’s virtually every credit-active adult in the United States. The information in the database is provided by more than 85,000 credit-granting institutions and data furnishers. The database is updated, audited and monitored on a regular basis. As a result, you can count on current, comprehensive information when evaluating the financial responsibility of a prospect.

## **Using this guide**

This guide will walk you through the five standard types of information included in the print image credit report: identifying information, public records, collections, credit history and inquiries. The following page shows a sample credit report that includes both standard information and optional features that can enhance the report.

Subsequent pages provide greater detail on each section, thumbnail diagrams showing where to find each section on the sample credit report, and descriptions of the fields and codes. The last page of the guide features all of the credit report codes.

## **Additional features**

Depending on your business needs, you can make credit information even more powerful by adding optional features to your reports. Some of these options include:

**Alerts and special messages**—help reduce the risk of fraud and protect your customers

**Scoring**—display scores that help predict future credit behavior

**Credit information**—quickly assess the consumer’s financial health to help you make more accurate decisions

**Inquiries**—streamline collection efforts by locating individuals quickly


Other options are available to help you make more informed decisions throughout the customer lifecycle.

## **LEARN MORE**

To learn more about the TransUnion credit report or any of the optional features designed to help you achieve your specific goals, contact your TransUnion representative or visit us at [www.transunion.com/direct](http://www.transunion.com/direct).

# Sample credit report

This sample report is intended for educational purposes and cannot be used for testing. The actual credit report you receive will be customized to meet your specific request.



Subscriber Name: ABC DEPARTMENT STORE  
 Subscriber Code/Market: 1 D248 06 CH  
 Results Issued: 05/20/10 09:36 CT

**INPUT PARAMETERS FOR SECONDARY SUBJECT**  
 Reference ID: 1234  
 SSN: XXX-XX-5521  
 Name: duncan, elizabeth  
 Current Address: 9932 woodbine  
 chicago, il 60068

## TRANSUNION CONSUMER CREDIT REPORT

---

Duncan, Elizabeth  
 Also Known As:  
 Cook, Elizabeth

SSN: 666-58-5521  
 Date of Birth: 02/14/1954

Phone: 555-555-5555

In File Since: 4/78

---

**Current Address:**  
 9932 WOODBINE, #9B  
 CHICAGO, IL. 60068  
 Reported 1/05

**Previous Address:**  
 10 N. CAMINO  
 OAKLAND, CA. 94583  
 Reported 4/01

**Previous Address:**  
 8500 N. WESTERN AV.  
 CHICAGO, IL 60645

---

**EMPLOYMENT**

Company	Position	Start	End	In File Since	Effective
ABC HOTELS ANYTOWN, IL.	CONCIERGE	3/01		5/07	5/07
ACME SYSTEMS INC OAKLAND, CA.	ADMIN ASST			3/00	3/01

---

**ALERTS AND SPECIAL MESSAGES**

Type	Explanation
ID MISMATCH ALERT	PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)
HIGH RISK FRAUD ALERT	INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION
SSN YEAR OF ISSUANCE	FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL; EST. AGE OBTAINED: 4-8
IDENTITY MANAGER VERIFICATION	FRAUD MODEL SCORE: +200, ID SCORE: 500, SCORE FACTOR CODES: 345 PHONE NUMBER ASSOCIATED WITH A MAIL BOX FACILITY, 678 IDENTITY ELEMENTS LINKED TO SUSPECTED FRAUD ACTIVITY, 901 IDENTITY LOW RISK FOR IDENTITY FRAUD; (IDA TRANSACTION#: 73126113617059)
OFAC NAME SCREEN ALERT	CLEAR
CONSUMER STATMENT	SEE END RPT

---

**SCORING**

Type	Score	Explanation
VANTAGESCORE	<b>+590</b>	TK Worst status on accounts is delinquent/derog 52 No real estate accounts with valid credit amount RF Worst status of any revolving account is delinquent/derog 10 No usable installment accounts SCORECARD: 02
TRANSUNION BANKRUPTCY MODEL	<b>+533</b>	24 Insufficient credit experience 07 Delinquent credit obligations 15 Number of recent inquiries on credit report 08 No real estate accounts with valid credit amount

---

**CREDIT INFORMATION, Summary (Total History)**

Category	Count	Category	Count	Category	Count	Category	Count
Public Records:	2	Collections:	1	Trades:	4	Inquiries:	4
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	9		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$10,100	\$18,200	\$5,350	\$0	\$225	71%
Installment	1	\$16,900	n/a	\$12,900	\$1,128	\$282	n/a
Mortgage	1	\$232,500	n/a	\$173,200	\$0	\$1,470	n/a
<b>Total</b>	<b>4</b>	<b>\$259,500</b>	<b>\$18,200</b>	<b>\$191,450</b>	<b>\$1,128</b>	<b>\$1,977</b>	

# Sample credit report (continued)

## TRANSUNION CONSUMER CREDIT REPORT

Results Issued: 5/20/10 09:36 CT  
Page: 2 of 3

### PUBLIC RECORDS

DAUPHIN CP (Z 4937063)		Docket #	99B38521		
Type:	CHAPTER 7 BANKRUPTCY	Assets:	\$2,668	Filed:	10/05
		Liabilities:	\$14,668	Verified:	
Court:		Plaintiff:		Orig Balance:	
Responsibility:	C	Attorney:	D. WINSLOW	Curr Balance:	
KINGS BK (ZP 5027011)		Docket #	98M987654		
Type:	PAID CIVIL JUDGMENT	Assets:		Filed:	4/05
		Liabilities:		Verified:	
Court:		Plaintiff:	BANK A	Orig Balance:	\$3,128
Responsibility:	I	Attorney:	WILLIAMS	Curr Balance:	\$0

### COLLECTIONS

ADVANCED COL (Y 999C004)		Account #	12345	Account Rating	09B
Original Creditor:	ABC BANK	Remarks:		Amount Placed:	\$2,500
Account Type:	AG			Balance:	\$1,000
Responsibility:	I			Past Due:	
				Last Payment:	
				Opened:	5/02
				Paid:	
				Closed:	
				Verified:	4/07 A

### TRADES

ABC BK (B 6781001)		Account #	9876543210	Account Rating	105
Account Type:	AUTOMOBILE	Credit Limit:		Balance:	\$12,900
Responsibility:	I	High Credit:	\$16,900	Past Due:	\$1,128
Remarks:	ACCOUNT IN DISPUTE	Terms:	60M282	Opened:	8/05
				Paid:	
				Closed:	
				Verified:	5/07 A
<b>Late Payments</b>	1 1 5	<b>Delinquency</b>	Maximum: 1/07	<b>Payment Pattern</b>	Months 1 -12: 445543211111
(20 months)	30 60 90	Amount:	\$1410		Months 13 -24: 11111111
ABC RETAILER (D 1234567)		Account #	1234567890	Account Rating	R01
Account Type:	CREDIT CARD	Credit Limit:	\$16,700	Balance:	\$5,200
Responsibility:	I	High Credit:	\$9,600	Past Due:	\$0
Remarks:		Terms:	MIN200	Opened:	12/04
				Paid:	
				Closed:	
				Verified:	5/07 A
<b>Late Payments</b>	1 1 0	<b>Delinquency</b>	Maximum: 2/05	<b>Payment Pattern</b>	Months 1 -12: 111111111111
(29 months)	30 60 90	Amount:	\$230		Months 13 -24: 111111111111
ABC MORTGAGE (Q 1111111)		Account #	1112223333	Account Rating	M01
Account Type:		Credit Limit:		Balance:	\$173,200
Responsibility:	C	High Credit:	\$232,500	Past Due:	
Remarks:	CONVENTIONAL MORTGAGE	Terms:	360M1470	Opened:	11/01
				Paid:	
				Closed:	
				Verified:	5/07 A
<b>Late Payments</b>	0 0 0	<b>Delinquency</b>	Maximum:	<b>Payment Pattern</b>	Months 1 -12: 111111111111
(48 months)	30 60 90	Amount:			Months 13 -24: 111111111111
ABC DEPARTMENT (D 7654321)		Account #	123123123123	Account Rating	R01
Account Type:	CREDIT CARD	Credit Limit:	\$1,500	Balance:	\$150
Responsibility:	I	High Credit:	\$ 500	Past Due:	
Remarks:		Terms:	MIN25	Opened:	12/06
				Paid:	
				Closed:	
				Verified:	5/07 A
<b>Late Payments</b>	0 0 0	<b>Delinquency</b>	Maximum:	<b>Payment Pattern</b>	Months 1 -12: 11111
(5 months)	30 60 90	Amount:			Months 13 -24:

## Sample credit report (continued)

### TRANSUNION CONSUMER CREDIT REPORT

Results Issued: 5/20/10 09:36 CT  
Page: 3 of 3

#### INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
5/20/10	ABC DEPT STORE (DCH248)		
3/07/07	TEST BANK (BPH9999 EAS)		
2/20/07	MAIN ST AUTO (ASD1234 CAL)		
1/01/07	123 RETAILER (DNY777 EAS)		

#### INQUIRY ANALYSIS

Date	Subscriber Name (Code)	Identifying Info
03/07/07	TEST BANK (B 9999)	DUNCAN, ELIZABETH (773) 123-4567 9932 WOODBINE, CHICAGO, IL 60693
02/20/07	MAIN ST AUTO (A 1234)	DUNCAN, ELIZABETH (773) 555-1234 9932 WOODBINE, CHICAGO, IL 60693 10 N. CAMINO, OAKLAND, CA 94583 EMPLOYER: GRAND HOTEL

#### CONSUMER STATEMENT

#HK#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT.

#### REPORT SERVICED BY

TRANSUNION CONSUMER RELATIONS  
HTTP://WWW.TRANSUNION.COM/MYOPTIONS  
(800) 888-4213  
2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022

#### END OF TRANSUNION REPORT

Manage Your Credit. Manage Your Life with [transunion.com](http://transunion.com).

# Credit report codes

## Responsibility

CODE	DESCRIPTION
<b>A</b>	Authorized user of shared account
<b>C</b>	Joint contractual liability
<b>I</b>	Individual account for sole use of customer
<b>M</b>	Account for which subject is liable but co-signer has liability if the maker defaults
<b>P</b>	Participant in shared account which cannot be distinguished as C or A
<b>S</b>	Account for which subject is co-signer and becomes liable if maker defaults
<b>T</b>	Relationship with account terminated
<b>U</b>	Undesignated
<b>X</b>	Deceased

## Date indicators

CODE	DESCRIPTION
<b>A</b>	Automated
<b>C</b>	Closed
<b>F</b>	Repossessed/written off/collection
<b>M</b>	Manually frozen
<b>P</b>	Paidout
<b>R</b>	Reported
<b>V</b>	Verified

## Current manner of payment (MOP)

CODE	DESCRIPTION
<b>01</b>	Pays as agreed
<b>02</b>	30-59 Days past the due date
<b>03</b>	60-89 Days past the due date
<b>04</b>	90-119 Days past the due date
<b>05</b>	120 Days or more past the due date
<b>07</b>	Paying or paid under wage earner plan or similar arrangement
<b>08</b>	Repossession
<b>8A</b>	Voluntary repossession
<b>8P</b>	Paying or paid account with MOP 08
<b>09</b>	Charged off to bad debt
<b>9B</b>	Collection account
<b>9P</b>	Paying or paid account with MOP 09 or 9b
<b>UR</b>	Unrated

## Type of account

CODE	DESCRIPTION
<b>O</b>	Open account (30, 60 or 90 days)
<b>R</b>	Revolving or option
<b>I</b>	Installment
<b>M</b>	Mortgage
<b>C</b>	Check credit (line of credit)

## Kind of business classifications (KOB)

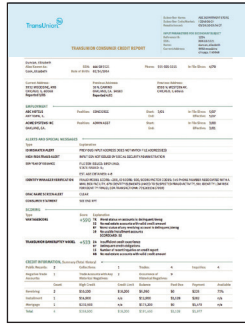
CODE	DESCRIPTION
<b>A</b>	Automotive
<b>B</b>	Banks and savings and loan institutions
<b>C</b>	Clothing
<b>D</b>	Department, variety and other retail
<b>E</b>	Educational organizations and Employment services companies
<b>F</b>	Finance, personal
<b>G</b>	Groceries
<b>H</b>	Home furnishings
<b>I</b>	Insurance
<b>J</b>	Jewelry, cameras and computers
<b>K</b>	Contractors
<b>L</b>	Lumber, building material and hardware
<b>M</b>	Medical and related health
<b>N</b>	Credit card and travel/entertainment companies
<b>O</b>	Oil companies
<b>P</b>	Personal services other than medical
<b>Q</b>	Credit unions and finance companies other than personal finance companies
<b>R</b>	Real estate and public accommodations
<b>S</b>	Sporting goods
<b>T</b>	Farm and garden supplies
<b>U</b>	Utilities and fuel
<b>V</b>	Government
<b>W</b>	Wholesale
<b>X</b>	Advertising
<b>Y</b>	Collection
<b>Z</b>	Miscellaneous

# Credit report fields

## Subscriber-provided input and information

**Subscriber Name:** ABC DEPARTMENT STORE  
**Subscriber Code/Market:** I D248 06 CH  
**Results Issued:** 05/20/10 09:36 CT

**INPUT PARAMETERS FOR SECONDARY SUBJECT**  
**Reference ID:** 1234  
**SSN:** XXX-XX-5521  
**Name:** duncan, elizabeth  
**Current Address:** 9932 woodbine  
 chicago, il 60068

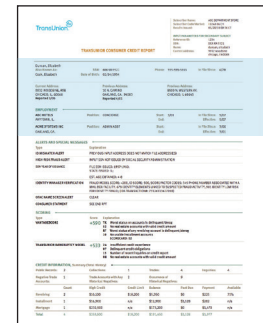


- The actual consumer information you entered to locate the file from TransUnion will be displayed in the upper right-hand corner of the print image format report.

- On every TransUnion credit report the inquiring subscriber's TransUnion-assigned code, name, geographic area where the file resides within the TransUnion system, date the file was created and inquiry date and time (Central Time) are displayed.

## Consumer demographic information

<b>Current Address:</b> 9932 WOODBINE, #9B CHICAGO, IL. 60068 Reported 1/05	<b>Previous Address:</b> 10 N. CAMINO OAKLAND, CA. 94583 Reported 4/01	<b>Previous Address:</b> 8500 N. WESTERN AV. CHICAGO, IL 60645
<b>EMPLOYMENT</b>		
<b>ABC HOTELS</b> ANYTOWN, IL.	<b>Position:</b> CONCIERGE	<b>Start:</b> 3/01 <b>End:</b>
		<b>In File Since:</b> 5/07 <b>Effective:</b> 5/07
<b>ACME SYSTEMS INC</b> OAKLAND, CA.	<b>Position:</b> ADMIN ASST	<b>Start:</b>
		<b>In File Since:</b> 3/00 <b>Effective:</b> 3/01



## Helps verify consumer identification by providing:

- Names reported by data furnishers
- Current address and date it was first reported
- Up to two previous addresses and the date initially reported on first previous address
- Social Security number (SSN) if available
- Date of birth if available
- Telephone number or Phone Append (optional)
- Employment if available (including most current and one previous position, date employment was verified, reported and/or hired)

## Alerts and special messages

ALERTS AND SPECIAL MESSAGES	
Type	Explanation
ID MISMATCH ALERT	PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)
HIGH RISK FRAUD ALERT	INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION
SSN YEAR OF ISSUANCE	FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL; EST. AGE OBTAINED: 4-8
IDENTITY MANAGER VERIFICATION	FRAUD MODEL SCORE: +200, ID SCORE: 500, SCORE FACTOR CODES: 345 PHONE NUMBER ASSOCIATED WITH A MAIL BOX FACILITY, 678 IDENTITY ELEMENTS LINKED TO SUSPECTED FRAUD ACTIVITY, 901 IDENTITY LOW RISK FOR IDENTITY FRAUD; (IDA TRANSACTION#: 73126113617059)
OFAC NAME SCREEN ALERT	CLEAR
CONSUMER STATEMENT	SEE END RPT

The screenshot shows a TransUnion credit report interface. It includes sections for Personal Information, Credit Summary, and Alerts. The Alerts section is highlighted, showing the same alerts as in the table above, such as 'ID Mismatch Alert', 'High Risk Fraud Alert', 'SSN Year of Issuance', 'Identity Manager Verification', 'OFAC Name Screen Alert', and 'Consumer Statement'.

Highlights specific credit file conditions that may include:

- Presence of consumer statement
- No subject found
- Some optional products may also appear.

**ID mismatch alert** messages (optional) appear when the input address, SSN or surname does not match what is on file; when a minimum of four inquiries have been made against the file within the last 60 days; or when an invalid ZIP code is entered.

**High risk fraud alert** messages (optional) appear if address, SSN or phone number have been used in suspected fraudulent activity; if the information on an application is inappropriate, such as a commercial or institutional address; or if the SSN has not been issued by the Social Security Administration or is that of a deceased person as reported by the Social Security Administration.

**SSN year of issuance** (optional) provides state, year/range of years and age of consumer when SSN was issued.

**Identity Manager Verification<sup>sm</sup>** (optional) combines sophisticated data analytics and multisourced databases to verify and validate consumer-provided information, detect suspicious information, and identify potentially fraudulent transactions and/or accounts. Fraud messages are generated to alert subscribers of suspicious data and an identity/fraud score is provided which assesses the level of risk associated with the account. The ID Score<sup>®</sup> from ID Analytics<sup>®</sup> is available as an option for an additional lift in fraud detection.

**OFAC name screen** (optional) is designed to screen an applicant's name against an enhanced U.S. Treasury Department's Office of Foreign Assets Control (OFAC) database of specially designated nationals (SDNs), drug traffickers and money launderers.



## Scoring (optional)

SCORING		
Type	Score	Explanation
<b>VANTAGESCORE</b>	<b>+590</b>	<b>TK</b> Worst status on accounts is delinquent/derog <b>52</b> No real estate accounts with valid credit amount <b>RF</b> Worst status of any revolving account is delinquent/derog <b>10</b> No usable installment accounts <b>SCORECARD: 02</b>
<b>TRANSUNION BANKRUPTCY MODEL</b>	<b>+533</b>	<b>24</b> Insufficient credit experience <b>07</b> Delinquent credit obligations <b>15</b> Number of recent inquiries on credit report <b>08</b> No real estate accounts with valid credit amount

Displays empirically derived scores to help predict a consumer's future credit performance. Other available scores predict likelihood of bankruptcy, project recovery dollars, predict insurance risk, etc. Risk score factors are displayed numerically or in text, and are displayed in order based on their relative impact on the final score.

**\*\*\*Alert\*\*\*** appears after score heading when account rating is 7 or greater, or when a negative public record or a collection is present on the file.

## Credit information, summary (optional)

CREDIT INFORMATION, Summary (Total History)							
Public Records:	2	Collections:	1	Trades:	4	Inquiries:	4
Negative Trade Accounts:	1	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	9		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	2	\$10,100	\$18,200	\$5,350	\$0	\$225	71%
Installment	1	\$16,900	n/a	\$12,900	\$1,128	\$282	n/a
Mortgage	1	\$232,500	n/a	\$173,200	\$0	\$1,470	n/a
<b>Total</b>	<b>4</b>	<b>\$259,500</b>	<b>\$18,200</b>	<b>\$191,450</b>	<b>\$1,128</b>	<b>\$1,977</b>	

Provides a “snapshot” of activity on the consumer's credit report. Available as an option covering either total file history or 12-month file history.

**From left to right, headers in the first row read as follows:**

**Public records:** total number of public records

**Collections:** total number of collection accounts transferred to a third-party collection agency. These accounts are identified with a kind of business (KOB) code of “y”.

**Trades:** total number of trades

**Inquiries:** total number of inquiries

**From left to right, headers on the second row read as follows:**

**Negative trade accounts:** total number of negative accounts (derogatory) with a current manner of payment (MOP) of 2 or greater

**Trade accounts with any historical negatives:** historical negative information is defined as any account rating of 2 or greater, occurring in any month (excluding current month). This field describes the number of tradelines which have historical negative information.

**Occurrence of historical negatives:** this field describes the number of tradelines which have historical negative information.

## Credit information, summary (optional) (continued)

From top to bottom, headers for each row in the table are as follows:

**Revolving:** total number of revolving and/or line of credit accounts

**Installment:** total number of installment accounts  
**mortgage:** total number of mortgage accounts

From left to right, headers for each column in the table read as follows:

**Count:** total number of accounts

**High credit:** highest amount ever owed on an account

**Credit limit:** maximum credit amount approved by credit grantor

**Balance:** balance owed as of the date verified

**Past due:** amount past due as of the date verified

**Payment:** subscriber-reported monthly payment from the "terms" field on the account

**Available:** percent of credit available for revolving, check credit and open accounts. Field is calculated by subtracting balance from credit limit divided by credit limit.

## Public records

PUBLIC RECORDS				
DAUPHIN CP (Z 4937063)	Docket # 99B38521			
Type: CHAPTER 7 BANKRUPTCY		Assets: \$2,668	Filed: 10/05	
	Location:	Liabilities: \$14,668	Verified:	
Court:	Plaintiff: D. WINSLOW	Orig Balance:	Paid:	
Responsibility: C	Attorney:	Curr Balance:		
KINGS BK (ZP 5027011)	Docket # 98M987654			
Type: PAID CIVIL JUDGMENT		Assets:	Filed: 4/05	
	Location:	Liabilities:	Verified:	
Court:	Plaintiff: BANK A	Orig Balance: \$3,128	Paid: 6/05	
Responsibility: I	Attorney: WILLIAMS	Curr Balance: \$0		

Public record information is maintained on a consumer's file in compliance with the Fair credit reporting Act (FCRA). This information is obtained from county, state and federal courts, and includes civil judgments, state tax liens, federal tax liens, and bankruptcies. The length of time each record is held on TransUnion's database varies by the type of record.

### TYPICAL RETENTION PERIODS (MAY VARY BY STATE)

Civil judgments	7 years
Unpaid tax liens	10 years
Paid tax liens	7 years from date paid
Chapter 7, 11 or 12 bankruptcies	10 years
Chapter 13 bankruptcy filings	10 years
Chapter 13 bankruptcy dismissal or discharges	7 years
Bankruptcies voluntarily dismissed	7 years

## Collections

COLLECTIONS		
ADVANCED COL (Y 999C004)	Account # 12345	Account Rating 09B
Original Creditor: ABC BANK	Remarks:	Amount Placed: \$2,500
Account Type: AG		Balance: \$1,000
Responsibility: I		Past Due:
		Last Payment:
		Opened: 5/02
		Paid:
		Closed:
		Verified: 4/07 A

Identifies consumer accounts that have been placed with a professional debt-collecting firm. Collection information includes the name of the collection agency providing information, consumer's account number with the collection agency and TransUnion-assigned reporting subscriber number (all collection agency subcodes begin with a "Y").

Also included are the Responsibility designator,\*\* date the information was verified along with an

indicator code,\*\* date the item was turned over to a collection agency (shown as date opened). Also included are original dollar amount of collection, the balance owed as of date verified or closed, name of the original creditor and an explanation of current account status as reported by the collection agency.

## Trades

TRADES		
ABC BK (B 6781001)	Account # 9876543210	Account Rating 105
Account Type: AUTOMOBILE	Credit Limit:	Balance: \$12,900
Responsibility: I	High Credit: \$16,900	Past Due: \$1,128
Remarks: ACCOUNT IN DISPUTE	Terms: 60M282	Opened: 8/05
		Paid:
		Closed:
		Verified: 5/07 A
Late Payments (20 months) 1 1 5	Delinquency Maximum: 1/07	Payment Pattern Months 1 -12: 445543211111
30 60 90	Amount: \$1410	Months 13 -24: 11111111
ABC RETAILER (D 1234567)	Account # 1234567890	Account Rating R01
Account Type: CREDIT CARD	Credit Limit: \$16,700	Balance: \$5,200
Responsibility: I	High Credit: \$9,600	Past Due: \$0
Remarks:	Terms: MIN200	Opened: 12/04
		Paid:
		Closed:
		Verified: 5/07 A
Late Payments (29 months) 1 1 0	Delinquency Maximum: 2/05	Payment Pattern Months 1 -12: 111111111111
30 60 90	Amount: \$230	Months 13 -24: 111111111111

Provides a historical and current record of the consumer's buying and payment activities.

- Trades are available sorted by most derogatory, followed by date verified or vice-versa.
- Payment pattern is available displaying either 12 or 24 months.

### Trade information includes the following:

Abbreviated name of credit grantor/data furnisher with whom consumer has an account

**Subcode (in parenthesis):** credit grantor's kind of business (KOB) designator\*\* and transunion-assigned reporting subscriber number

**Account #:** consumer's account number with the credit grantor (for consumer protection reasons, partial or truncated account numbers are displayed within the tradelines)

**Account rating:** type of account (r, i, m, o, c) and manner of payment (MOP) code at which the account is currently reported\*\*

\*\* See the credit report codes page of this brochure for more details.

## Trades (continued)

**Account type:** type of loan

**Responsibility:** code representing the ownership designation on the account\*\*

**Remarks:** if applicable, this field is used by data furnishers to further explain a special condition related to this account

**Credit limit:** maximum amount of credit approved by credit grantor

**High credit:** highest amount ever owed by the consumer on that account

**Terms:** minimum required payment or number of payments, payment frequency and dollar amount agreed upon

**Balance:** balance owed as of date verified

**Past due:** amount past due as of date verified

**Opened:** date the account was opened

**Paid:** date the account was paid\*\*

**Closed:** date the account was closed

**Verified:** date of last update on the account\*\*

**Late payments:** amount of payments that are 30, 60 and 90 days late

**Delinquency:** indicates the date on which the maximum level of delinquency for that account occurred and the dollar amount of consumer's maximum delinquency

**Payment pattern:** the subject's payment pattern with his/her actual rating or manner of payment (MOP) over a period of time. Depending on which option a customer chooses, either 24 months or 12 months of information will be shown. The default setting is 24 months. The first position on the left of the first row corresponds to the account status of the previously verified month. This will not correspond to the account rating field, which represents the most recently reported account status, usually the current month on open or active trades. Each subsequent position to the right corresponds to one month further back in time.

In the first example above, the first half of the payment pattern field is 445543211111. The first position indicates the information reported one month prior to verified date (MOP = 4):

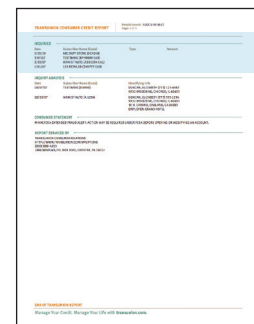
### MANNER OF PAYMENT (MOP)

One month ago	MOP = 4
Two months ago	MOP = 4
Three months ago	MOP = 5
Four months ago	MOP = 5 etc.

## Inquiries

INQUIRIES			
Date	Subscriber Name (Code)	Type	Amount
5/20/10	ABC DEPT STORE (DCH248)		
3/07/07	TEST BANK (BPH9999 EAS)		
2/20/07	MAIN ST AUTO (ASD1234 CAL)		
1/01/07	123 RETAILER (DNY777 EAS)		

Displays which companies viewed the consumer's credit file over the last two years. Includes date the inquiry occurred, and the inquiring subscriber's TransUnion-assigned member number and name.

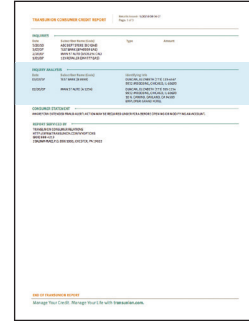


\*\* See the credit report codes page of this brochure for more details.

## Inquiry analysis (optional)

INQUIRY ANALYSIS		
Date	Subscriber Name (Code)	Identifying Info
03/07/07	TEST BANK (B 9999)	DUNCAN, ELIZABETH (773) 123-4567 9932 WOODBINE, CHICAGO, IL 60693
02/20/07	MAIN ST AUTO (A 1234)	DUNCAN, ELIZABETH (773) 555-1234 9932 WOODBINE, CHICAGO, IL 60693 10 N. CAMINO, OAKLAND, CA 94583 EMPLOYER: GRAND HOTEL

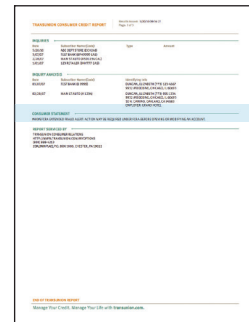
Returns the contact information provided by the consumer when applying for credit within the previous 90 days. Information returned will include the consumer's name and current address, and potentially the consumer's previous address, telephone number and employment.



## Consumer statement

CONSUMER STATEMENT
#HK#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT.

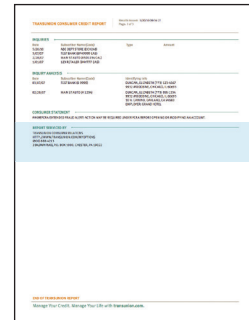
Contains an explanation of facts or conditions affecting the credit file as requested by the consumer. This section may also include statements to protect consumers against fraud.



## Report serviced by

REPORT SERVICED BY
TRANSUNION CONSUMER RELATIONS HTTP://WWW.TRANSUNION.COM/MYOPTIONS (800) 888-4213 2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022

This information should be used to provide contact information to consumers in the event of an adverse action.



## LEARN MORE

For further assistance in interpreting your enhanced TransUnion credit report, please contact your sales representative or call **800-813-5604**.