ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION
2027 Application for Nomination to the Board of Directors

CANDIDATE PROFILE
Please Type or Print

Name: Frank Lazzeri
(As it will appear on the ballot)

Street Address: 5006 Macy Ln.

City: Canfield State: OH Zip: 44406

Home Phone: _____ Cell Phone: (330) 718-6340

Email Address: Flazzeri50@gmail.com

In 125 words or less of narrative (non-bullet text), provide the information you wish to appear on the Candidate's Profile that that will accompany the ballot (e.g. biographical information, experience, priorities for the Associated School Employees Credit Union). **Use the space below and attach additional page(s) if necessary.**

My wife and I have lived in the Youngstown area for over 50 years. During that time I was employed by the Boardman Local School District for 44 of those years holding numerous positions including: Librarian, Supervisor of Technology, Elementary School Principal and Superintendent. While serving as Superintendent I worked very closely with the school Treasurer in budget planning, financial forecasting, overall fiscal accountability and day-to-day operations for a budget of over $50M. I believe in the principles of credit unions and have been a member of the Associated School Employees Credit Union for over 50 years. In that time they have financed various car loans as well as our home loan. As a board member, I hope to uphold the good reputation of the ASECU and will continue the sound fiscal policies and practices already in place.

By signing below, I am applying for a position on the ASECU ballot for the Board of Directors; and agree to serve if elected. I understand and agree that my appearance on the ballot is determined by the Nominating Committee, and that their decision is final. I acknowledge that I have read and understand the qualifications to serve as a credit union director, and attest that I meet those qualifications to the best of my knowledge. Additionally, I understand that investigative inquiries will be conducted to ascertain my character and verify my eligibility. I consent to all necessary inquiries including, but not limited to, my credit and account standing through consumer reporting agencies, personal, education and professional history, criminal history, and records regarding convictions and litigation. I authorize all persons or companies to provide information they may have about me, and further release all parties from any possible damages resulting from disclosing such information with or without prior written notice to me. I further authorize for the credit union to publicize the information provided in my Biography Questionnaire, in a format and media the Credit Union may deem appropriate, including paper, newsletter, website, email and electronically.

Frank Lazzeri
Signature of Candidate

9-26-2026
Date

Applications and Questionnaires must be received or postmarked by the end of business on September 28, 2026. Applications will only be accepted when mailed to the address below. Sorry, walk-in applications cannot be accepted.

Send completed packet to:
Attn: Nominating Committee
Associated School Employees Credit Union
PO Box 4755
Youngstown, OH 44515

Candidate Biography Questionnaire

PLEASE READ: The information on this Questionnaire is used to construct the biography page that will accompany credit union ballots. Be as thorough as possible including all relevant dates. Your completion of this form constitutes your consent to use the information on this form, in whole or in part, to complete and disseminate your biography in any form including paper, email, website or electronic. The credit union reserves the right to edit the information for space and content. NOTE: You may use the back of this form, or a separate page, if additional space is needed to answer any question below.

Name: Frank Lazzeri

Education: BS - Slippery Rock U.
MS - Youngstown State

Employer (or former employer if retired): Boardman Schools

Job Title: Librarian, Tech. Supervisor, Principal, Superintendent Number of years employed: 44

1. Describe any of your financial related experiences.

I have been a member of the Associated School Employees Credit Union Board of Directors since 2019 in which time I helped lead our organization through the difficult financial years during the Covid pandemic. During my years as a school administrator, I helped plan and balance substantial budgets both at the building level and for the entire school system. For the past 10 years, I have also been the Treasurer for the school support group "Friends of Boardman Schools" where I budget, collect monies, pay bills, account, invest and file reports to the Board of Elections.

2. List any current (past 5 years) community affiliations, groups, clubs, etc. including years of service and board/leadership experiences.

Currently, I am the Chair of the ASECU Board of Directors after previously serving as Secretary. For the past 35 years I have been an active member of St. Charles Borromeo Parish in Boardman (now St. Catherine of Sienna Parish) serving in various ministries during that entire time. In the past 8 years I have served on the St. Charles and St. Catherine's Parish Council, a Pastoral advisory committee, and had previously served as Vice-Chair and Chair of Council. I have also been a member of the Boardman Civic Association for over 30 years and served as President for two of those years.

3. Describe one project in which you worked with a group of people to accomplish a particular goal. What role did you play?

During my 12 year tenure as Superintendent of Boardman Schools I worked with the teaching, support and administrative staff to guide the district through many difficult financial challenges. Specifically, The Great Recession of 2008, where the district experienced a major reduction of funding from the State of Ohio, was a significant challenge. During this crisis many constituencies worked together to keep the district afloat without raising property taxes for our taxpayers who were also struggling.

4. Provide any other information that you feel is relevant to service on the ASECU Board of Directors.

Since retiring in 2016, I have dedicated my life to actively volunteering in several organizations including the Catholic Church, the American Cancer Society, Second Harvest Food Bank, and St. Vincent de Paul Society of Mahoning County. All this is in addition to being a volunteer Board Member for ASECU and Treasurer of Friends of Boardman Schools. If re-elected, I will continue my personal goal of fairly representing and being available to all the members and shareholders of the Associated School Employees Credit Union.

5006 Macy Lane
Canfield, Ohio 44406

CLEVELAND OH 440
29 SEP 2025

UNITED STATES OF AMERICA

Associated School Employees Credit Union
P.O. Box 4755
Youngstown, OH 44515

ATTN: Nominating Committee

44515-075555

Background Report

Confidential

FRANK PETER LAZZERI
XXX-XX-4791
CID - 364369228

ASSOCIATED SCHOOL EMPLOYEES CR
Attn: KRISTEN HIGGINS
1690 S CANFILED NILES RD
.
YOUNGSTOWN, OH 44515

Account No: 028416

If you are a First Advantage Consumer	Please contact the First Advantage Consumer Center at: 1-800-845-6004 Toll Free (within the U.S.) +1 971-280-8128 Toll Number (outside the U.S.) Or visit http://fadv.com/our-company/contact-support.aspx for local contact details
First Advantage Customers	For assistance, please contact our Customer Care team at 1-800 -888 -5773, or via chat by visiting http://help.fadv.com/ea

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act(FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights, if required before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

For more information regarding the obligations of users of Consumer Reports under the FCRA, visit http://www.fadv.com/Portals/0/Downloads/cfpb-notice-to-users-fcra.pdf.

General Consumer Information

Consumer's Name	FRANK PETER LAZZERI		NONE
Client Name	ASSOCIATED SCHOOL EMPLOYEES CR		
Client ID	028416	**Client Representative**	KRISTEN HIGGINS

The following consumer information was used in the production of this report:
Last Name, First Name, Middle Name, SSN, Date of Birth, Address

SSN	XXX-XX-4791	**Address**	5006 MACY LANE CANFIELD, OH 44406
Date of Birth	03/Oct/XXXX		

Other Names

Not Provided

Information Regarding this Order:

Position Applied For		**Date Ordered**	09/Oct/2026 11:50:53 AM
Background Check Completion Date	09/Oct/2026 12:10:21 PM	**Report Last Updated on**	09/Oct/2026 12:10:21 PM
Date Report Printed	13/Oct/2026 08:36:43 AM	**Report ETA**	13/Oct/2026

Self-Disclosed Criminal History

None

All timestamps represent US Eastern Time

Note that different elements were searched and completed at different times from the start of the order - please refer to the timestamp associated with each element.

First Advantage Background Report Summary

Consumer's Name FRANK PETER LAZZERI **Date Ordered:** 09/Oct/2026 11:50:53 AM

Background Check Completion Date: 09/Oct/2026 12:10:21 PM

Score Result BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS

Package Name: VOLUNTEER			
Package Searches Ordered	**Status**	**Review**	**Score**
First Advantage National Criminal File Plus	Complete	No	
First Advantage National Criminal File Plus CANFIELD, MAHONING, OH	Complete	No	
Felony Including Misdemeanor Or Other	Complete	No	
Felony Including Misdemeanor Or Other CANFIELD MAHONING, OH	Complete	No	
Global Sanction Search	Complete	No	
First Advantage Global Sanction Search	Complete	No	
Credit Report	Complete	No	
Credit Report	Complete	No	
Additional Searches Ordered			
Federal Criminal	Complete	No	
Federal Criminal CANFIELD, MAHONING, OH	Complete	No	

* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

*** This product has been blocked from delivery due to compliance related restrictions.

**** Criminal Background Check to be completed after all other elements are completed as per customer's instructions for compliance with NYC Fair Chance Law.

First Advantage National Criminal File Plus CANFIELD, MAHONING, OH **Status: Complete**
Date Completed: 09/Oct/2026

Record Source	DATABASE SEARCH
Search Results	No Record Found
Search Type	First Advantage National Criminal File Plus Search
Date of Search	09/Oct/2026
Address Covered	5006 MACY LANE
Address City Covered	CANFIELD
Address County Covered	MAHONING
Address State Covered	OH
Address Zip	44406
Given Name Searched	FRANK PETER LAZZERI
Developed Name Searched	FRANK P LAZZERI, FRANCIS LAZZERI, FRANK LAZZERI

Order Process History

Date	Description
09/Oct/2026 11:50:53 AM	Record Ordered.
09/Oct/2026 11:56:12 AM	Search In Progress.
09/Oct/2026 11:56:13 AM	Record Judged.

Felony Including Misdemeanor Or Other CANFIELD, MAHONING, OH **Status: Complete**
Date Completed: 09/Oct/2026

Record Source	MAHONING COUNTY COMMON PLEAS COURT
Search Results	No Record Found
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS
Date of Search	09/Oct/2026
Search Period	09/25/2019 - 09/25/2026
Address Covered	5006 MACY LANE
Address City Covered	CANFIELD
Address County Covered	MAHONING
Address State Covered	OH
Address Zip	44406
Location	120 MARKET ST YOUNGSTOWN MAHONING COUNTY
Given Name Searched	FRANK PETER LAZZERI

Source Status History

Status Date	Description
09/Oct/2026 11:51:13 AM	Search in progress. Estimated completion by 10/13/2026

Order Process History

Date	Description
09/Oct/2026 11:50:53 AM	Search In Progress.
09/Oct/2026 11:50:58 AM	Search In Progress.

09/Oct/2026 12:10:21 PM	Record Judged.

Federal Criminal CANFIELD, MAHONING, OH **Status: Complete**
Date Completed: 09/Oct/2026

Record Source	US DISTRICT COURT NORTHERN DISTRICT OF OHIO
Search Results	No Record Found
Search Type	FEDERAL FELONY & MISDEMEANOR SEARCH
Date of Search	09/Oct/2026
Search Period	09/25/2019 - 09/25/2026
Address Covered	5006 MACY LANE
Address City Covered	CANFIELD
Address County Covered	MAHONING
Address State Covered	OH
Address Zip	44406
Location	201 SUPERIOR AVENUE NE CLEVELAND CUYAHOGA COUNTY
Given Name Searched	FRANK PETER LAZZERI

Source Status History

Status Date	Description
09/Oct/2026 11:51:13 AM	Search in progress. Estimated completion by 10/13/2026

Order Process History

Date	Description
09/Oct/2026 11:50:53 AM	Search In Progress.
09/Oct/2026 11:50:57 AM	Search In Progress.
09/Oct/2026 11:56:49 AM	Record Judged.

First Advantage Global Sanction Search **Status: Complete**
Date Completed: 09/Oct/2026

Record Source	FIRST ADVANTAGE GLOBAL SANCTIONS DATABASE
Search Results	No Record Found
Search Type	FIRST ADVANTAGE GLOBAL SANCTION SEARCH
Date of Search	09/Oct/2026
Search Period	09/25/2019 - 10/09/2026
Location	CONCOURSE PKWY ATLANTA FULTON COUNTY
Given Name Searched	FRANK LAZZERI
Developed Name Searched	FRANK LAZZERI

Source Status History

Status Date	Description
09/Oct/2026 11:51:13 AM	Search in progress. Estimated completion by 10/13/2026

Order Process History

Date	Description

09/Oct/2026 11:50:53 AM	Search In Progress.
09/Oct/2026 11:50:58 AM	Search In Progress.
09/Oct/2026 11:58:49 AM	Search In Progress.
09/Oct/2026 11:58:49 AM	Record Judged.

Credit Report **Status: Complete**
Date Completed: 09/Oct/2026

CONSUMER CREDIT INFORMATION IN THIS REPORT OBTAINED FROM : EQUIFAX

IDENTIFICATION INFORMATION

File Date	2026-10-09	**File Since**	1986-04-18	**File Activity Date**	2026-10-08
Applicant Provided SSN	XXX-XX-4791	**SSN Match**	YES		
Inquiry SSN Issued Date	1966-00	**Inquiry SSN Issued State**	PA		

SUBJECT NAME

FRANK PETER LAZZERI

	First Reported	Last Reported
CURRENT ADDRESS		
5006 MACY LN, CANFIELD, OH. 44406	2023-11	2026-10-08
FORMER ADDRESS(ES)		
107 N MIDDLE ST, COLUMBIANA, OH. 44408	2015-03	2015-03-02
6935 HARRINGTON AVE, YOUNGSTOWN, OH. 44512	2005-02	2026-08-27

IDENTITY SCAN WARNING

Identity Scan did not detect any alerts

REPORT SUMMARY

PUBLIC RECORDS:	0	COLLECTIONS:	0	ACCTS:	20	HIGH CREDIT RANGE:	$216 - $363572

MOP RATES:

Too new to rate; Approved but not used	0	Pays account as agreed	20

Not more than two payments past due	0	Not more than three payments past due	0
Not more than four payments past due	0	At least 120 days or more than four payments past due	0
Collection account	0	Included in Chapter 13	0
Repossession	0	Charge-off	0
Other	0		

RATE HIST:

Not more than two payments past due	0	Not more than three payments past due	0
Not more than four payments past due	0	At least 120 days or more than four payments past due	0
Collection account	0	Repossession	0
Charge-off	0		

TRADES

CREDITOR NAME:	**JPMCB CARD SERVICES**	MEMBER NUM:	458ON13374	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2026-10-07	DATE OPENED:	2014-01-21	DATE CLOSED:	
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2026-10
HIGH CREDIT:	$5089	CREDIT LIMIT:	$25000	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2026-10	MAJ DEL:	
ACCT TYPE:	FLEX SPENDING CC	ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:		CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	111111111111/111111111111				

CREDITOR NAME:	**JPMCB AUTO FINANCE**	MEMBER NUM:	404BB01370	PORTFOLIO TYPE:	Installment
DATE RPTD:	2026-09-28	DATE OPENED:	2026-07-28	DATE CLOSED:	
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2026-09
HIGH CREDIT:	$19531	CREDIT LIMIT:	$0	BALANCE AMT:	$18759

PAST DUE AMT:	$0	LAST PYMT:	2026-09	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$450	SCH PYMT:	$440
ACCT STATUS:		CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	1*				
FIXED RATE					

CREDITOR NAME:	**SYNCB/SAM S CLUB DC**	MEMBER NUM:	404ON01950	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2026-09-09	DATE OPENED:	2026-08-02	DATE CLOSED:	
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2026-09
HIGH CREDIT:	$358	CREDIT LIMIT:	$12000	BALANCE AMT:	$142
PAST DUE AMT:	$0	LAST PYMT:	2026-08	MAJ DEL:	
ACCT TYPE:	CREDIT CARD	ACT PYMT:	$328	SCH PYMT:	$29
ACCT STATUS:		CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	1				

CREDITOR NAME:	**APPLE CARD - GS BANK**	MEMBER NUM:	496BB25493	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2026-08-31	DATE OPENED:	2022-04-04	DATE CLOSED:	
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2026-08
HIGH CREDIT:	$1443	CREDIT LIMIT:	$4000	BALANCE AMT:	$478
PAST DUE AMT:	$0	LAST PYMT:	2026-08	MAJ DEL:	
ACCT TYPE:	CREDIT CARD	ACT PYMT:	$300	SCH PYMT:	$37
ACCT STATUS:		CHARGE OFF AMT:	$0	BALLOON AMT:	$0

30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	1EEEEEEEEEEE/EEEEEE111111				

CREDITOR NAME:	**AMERICAN EXPRESS**	MEMBER NUM:	402BB48257	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2026-09-06	DATE OPENED:	2022-10-04	DATE CLOSED:	
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	
HIGH CREDIT:	$1320	CREDIT LIMIT:	$31200	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:		MAJ DEL:	
ACCT TYPE:	CREDIT CARD	ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:		CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	111111111111/111111111111				

CREDITOR NAME:	**FARMERS NATIONAL BAN**	MEMBER NUM:	596BB05106	PORTFOLIO TYPE:	Mortgage
DATE RPTD:	2026-08-14	DATE OPENED:	2023-02-15	DATE CLOSED:	
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2026-08
HIGH CREDIT:	$363572	CREDIT LIMIT:	$0	BALANCE AMT:	$95230
PAST DUE AMT:	$0	LAST PYMT:	2026-08	MAJ DEL:	
ACCT TYPE:	CONV REAL EST MTG	ACT PYMT:	$0	SCH PYMT:	$2238
ACCT STATUS:		CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	111111111111/111111111111				
FIXED RATE					

CREDITOR NAME:	**BEST BUY/CBNA**	MEMBER NUM:	362HT00120	PORTFOLIO TYPE:	Revolving

DATE RPTD:	2026-07-14	DATE OPENED:	2023-10-24	DATE CLOSED:	2026-04
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2024-04
HIGH CREDIT:	$925	CREDIT LIMIT:	$4000	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2024-04	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST:EEEEEEEEEEEE/EEEEEEEEEEEE

ACCOUNT CLOSED DUE TO INACTIVITY

CREDITOR NAME:	**ASSOCIATED SCHOOLS E**	MEMBER NUM:	596FC05437	PORTFOLIO TYPE:	Mortgage
DATE RPTD:	2024-04-30	DATE OPENED:	2017-10-04	DATE CLOSED:	2024-04
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2024-04
HIGH CREDIT:	$100000	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2024-04	MAJ DEL:	
ACCT TYPE:	CONV REAL EST MTG	ACT PYMT:	$39358	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST:111111111111/111111111111

FIXED RATE

CREDITOR NAME:	**AMERICAN EXPRESS**	MEMBER NUM:	402BB48257	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2022-12-08	DATE OPENED:	2019-11-19	DATE CLOSED:	2022-10
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2022-09

HIGH CREDIT:	$216	CREDIT LIMIT:	$1000	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:		MAJ DEL:	
ACCT TYPE:	CREDIT CARD	ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST:111111111111/111111111111

ACCOUNT CLOSED AT CONSUMER'S REQUEST

CREDITOR NAME:	**ASSOCIATED SCHOOLS E**	MEMBER NUM:	596FC05437	PORTFOLIO TYPE:	Installment
DATE RPTD:	2022-09-30	DATE OPENED:	2018-03-14	DATE CLOSED:	2022-09
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2022-08
HIGH CREDIT:	$23190	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2022-08	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$1004	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	

PYMT HST:111111111111/111111111111

FIXED RATE

CREDITOR NAME:	**ASSOCIATED SCHOOLS E**	MEMBER NUM:	596FC05437	PORTFOLIO TYPE:	Installment
DATE RPTD:	2022-09-30	DATE OPENED:	2022-07-27	DATE CLOSED:	2022-09
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2022-09
HIGH CREDIT:	$5150	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2022-09	MAJ DEL:	
ACCT		ACT	$5172	SCH PYMT:	$0

TYPE:		PYMT:			
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	11				
FIXED RATE					

CREDITOR NAME:	**SYNCB/HOME DESIGN NA**	MEMBER NUM:	404FF23037	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2021-08-18	DATE OPENED:	2017-10-12	DATE CLOSED:	2021-05
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2018-04
HIGH CREDIT:	$5000	CREDIT LIMIT:	$5500	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2018-04	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	EEEEEEEEEEEE/EEEEEE******				

CREDITOR NAME:	**SYNCB/HOME DESIGN-SE**	MEMBER NUM:	404FF21878	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2020-01-27	DATE OPENED:	2014-04-15	DATE CLOSED:	2019-07
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2016-06
HIGH CREDIT:	$3849	CREDIT LIMIT:	$7500	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2016-06	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:					

CREDITOR NAME:	**CITI TY MC/CBNA**	MEMBER NUM:	906BB05544	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2019-12-14	DATE OPENED:	1976-05-01	DATE CLOSED:	2019-04
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2015-07
HIGH CREDIT:	$7014	CREDIT LIMIT:	$2001	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2015-07	MAJ DEL:	
ACCT TYPE:	CREDIT CARD	ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:					

CREDITOR NAME:	**TOYOTA FINANCIAL SER**	MEMBER NUM:	180FA00959	PORTFOLIO TYPE:	Installment
DATE RPTD:	2018-03-31	DATE OPENED:	2015-02-26	DATE CLOSED:	2018-02
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2018-01
HIGH CREDIT:	$12594	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2018-01	MAJ DEL:	
ACCT TYPE:	AUTO LEASE	ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:					

CREDITOR NAME:	**CAPITAL ONE AUTO FIN**	MEMBER NUM:	152FA10715	PORTFOLIO TYPE:	Installment
DATE RPTD:	2018-03-31	DATE OPENED:	2018-02-15	DATE CLOSED:	2018-03
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2018-03

HIGH CREDIT:	$22906	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2018-03	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$22974	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:					

CREDITOR NAME:	**GS LOAN SRVC/FIFTH T**	MEMBER NUM:	401FZ06434	PORTFOLIO TYPE:	Installment
DATE RPTD:	2018-03-01	DATE OPENED:	2017-08-17	DATE CLOSED:	2018-02
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2017-11
HIGH CREDIT:	$22100	CREDIT LIMIT:	$0	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2017-11	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:					

CREDITOR NAME:	**JPMCB CARD SERVICES**	MEMBER NUM:	458ON13962	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2017-12-06	DATE OPENED:	1998-10-20	DATE CLOSED:	2017-12
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2014-07
HIGH CREDIT:	$6927	CREDIT LIMIT:	$16500	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2014-07	MAJ DEL:	
ACCT TYPE:	CREDIT CARD	ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0

30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:					

CREDITOR NAME:	**SYNCB/HOME DESIGN NA**	MEMBER NUM:	404FF23037	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2017-08-20	DATE OPENED:	2012-01-31	DATE CLOSED:	2017-02
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2014-01
HIGH CREDIT:	$3219	CREDIT LIMIT:	$6000	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2014-01	MAJ DEL:	
ACCT TYPE:		ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:					

CREDITOR NAME:	**DISCOVER CARD**	MEMBER NUM:	155BB03747	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2017-02-12	DATE OPENED:	1987-03-13	DATE CLOSED:	2017-01
ECOA:	Joint Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2009-12
HIGH CREDIT:	$7386	CREDIT LIMIT:	$15002	BALANCE AMT:	$0
PAST DUE AMT:	$0	LAST PYMT:	2009-12	MAJ DEL:	
ACCT TYPE:	CREDIT CARD	ACT PYMT:	$0	SCH PYMT:	$0
ACCT STATUS:	Paid and Closed	CHARGE OFF AMT:	$0	BALLOON AMT:	$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:					

MESSAGES

ADDRESS DISCREPANCY- NO SUBSTANTIAL DIFFERENCE OCCURRED

CONSUMER STATEMENT

EMPLOYER: BEFORE TAKING ADVERSE ACTION IN AN EMPLOYMENT DECISION BASED ON A PERSONA REPORT, THE FCRA REQUIRES YOU TO PROVIDE THE CONSUMER WITH A COPY OF THEIR CONSUMER REPORT, ALONG WITH A WRITTEN DESCRIPTION OF THE CONSUMER'S RIGHTS UNDER THE FCRA. THIS NOTICE OF RIGHTS WAS UPDATED IN SEPTEMBER 2018 - PLEASE DOWNLOAD THE UPDATED NOTICE AT https://www.consumerfinance.gov/learnmore

CONSUMER ASSISTANCE CONTACT

EQUIFAX INFORMATION SERVICES LLC : P O BOX 740241 , ATLANTA, GA 30374-0241, 800-685-1111

Order Process History	
Date	**Description**
09/Oct/2026 11:50:53 AM	Search In Progress.
09/Oct/2026 11:50:54 AM	Record Judged.