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

### CANDIDATE PROFILE
**Please Type or Print**

Name: Kyle Storm
(As it will appear on the ballot)

Street Address: 1943 Kale Adams Rd SW

City: Warren State: OH Zip: 44481

Home Phone: N/A Cell Phone: 330-984-2422

Email Address: NasCar24Storm@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.**

Please use attached typed paper.

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.

Signature of Candidate

9-3-2026
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**

# Associated School Employees Credit Union
# Board of Directors Duties and Responsibilities

## OVERALL RESPONSIBILITIES:

As part of a seven-member team of board members, sets the overall direction, strategy, and policies for ASECU. Ensures that the Credit Union is well managed, while protecting the safety and soundness of the organization, and is in compliance with legal and regulatory requirements. Monitors and evaluates the President/CEO's progress in achieving the goals and objectives outlined for ASECU.

## MINIMUM QUALIFICATIONS:

- Must be at least 18 years of age or older at the time of application.
- Must be a Member of ASECU *(Primary or Joint)* for no less than three (3) consecutive years contiguous with the date of the Close of Nominations.
- Must be in good-standing with ASECU and have not caused a monetary loss to the Credit Union.
- Must be bondable.
- Must not have a real or potential conflict of interest.
- Must authorize a criminal background check and credit check before term of service.

## PREFERRED QUALIFICATIONS:

- A Bachelor's Degree from an accredited college or university.
- Experience administering or managing a unit or organization.
- Experience working with volunteer groups or in public service.
- Willingness to serve with no pay.
- Enthusiasm and interest in the continued success of ASECU and the credit union movement.
- Ability to attend monthly Board meetings, committee meetings, and planning & training meetings.

## SPECIFIC DUTIES AND RESPONSIBILITIES:

### Jointly with Other Board Members

- Hire, supervise and evaluate the President/Chief Executive Officer.
- Develop, in conjunction with the President/CEO, the vision, strategy, and short- and long-range planning objectives that meet the needs of members, reflect credit union philosophy, and assure sound operation.
- Approve and monitor plans and budgets to support planning objectives.
- Monitor financial condition and ensure sound operation.
- Authorize and ensure adequate reserves in conjunction with appropriate asset/liability management.
- Approve policies for products, services, and operations, and evaluate those policies periodically.
- Ensure implementation and compliance with ASECU policy and code of regulations, and state or federal laws and regulations.
- Ensure effective risk recognition and control in all areas, including insurance, bonding, and contingency planning.
- Ensure establishment and implementation of internal controls, sound business practices, and security to protect member assets.
- Authorize borrowing and investing.
- Ensure adequate ongoing education for volunteers and staff.
- Report to the membership at annual and special membership meetings.

### As an individual Board Member

- Attend monthly board and committee meetings, annual and special membership meetings, and periodic planning and strategy meetings.
- Read/evaluate monthly financial reports and other board materials before meetings.
- Provide input and participate in decisions of the Board.
- Represent the Credit Union to the community.
- Represent and promote the Credit Union and its services to its members and potential members.

# Candidate Biography Questionnaire

Please use the attached typed paper.

**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: Kyle Storm

Education: Hocking College - Culinary Arts + Pastry Arts Asso. degrees

Employer (or former employer if retired): Ultium Cells - GM

Job Title: UAW District 4 Union Rep Number of years employed: 4

1. Describe any of your financial related experiences.

Other than making sure my bills are kept up to date, No formal experience. I run my own Firearms + Mini Truck business that I make sure the books are correct.

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

UAW - Union Rep - since 2023 / UAW By-law Committee - since 2025 / GRCA - Grand Collectors Association - 2026 / FFL - Since 2018 / OPBA - Union Rep - 1.5 years.

3. Describe one project in which you worked with a group of people to accomplish a particular goal. What role did you play? I've had quite a lot of these as a Union Rep. Mostly to solve issues with a member with Mangement. I was/am the Problem Solver. No matter how big or small I tackle ever problem as it is my own problem.

4. Provide any other information that you feel is relevant to service on the ASECU Board of Directors. I feel that if I was elected to this position, I could bring an outside view of the banking world. I always am put into dynamic situations on a daily basis that I have to work, investigate + solve. No problem is too small or to big. I have an interest to try and become a board member to learn the banking world more and to further my skill set.

# ACESU Board of Directors Q/A

Front Page

A Mahoning Valley native, UAW representative at Ultium Cells, and licensed firearms dealer (FFL 01), I bring a grounded, detail-oriented perspective to the ASECU Board of Directors. In my labor leadership, I fight directly for working people, negotiating accountability and fair outcomes. As a gunsmith specializing in vintage restorations and precision cartridge reloading, my work demands exact tolerances, meticulous recordkeeping, and zero room for error—traits essential for sound fiscal oversight and regulatory compliance. I offer an independent, hands-on mindset rather than standard boardroom orthodoxy. Dedicated to protecting our members' hard-earned financial interests, I will ensure ASECU remains transparent, fiscally disciplined, and deeply rooted in our community.

Biography Questions

Name - Kyle Storm

Education - Newton Falls High School, Hocking College (Culinary Art Associates Degree & Pastry Arts Associates Degree)

Employer - GM (Ultium Cells)
Job Title - Team Lead & UAW District 4 Union Representative
Years Employed - 4 years

1. Describe any of your financial related experiences.

* Commercial Import & Currency Logistics: Managed the full financial process of importing vehicles from overseas, including foreign currency conversion, international wire transfers, customs duties, port fees, and freight logistics.

* Inventory Acquisition & Margin Management: Successfully operated a licensed firearms business (FFL 01), evaluating market trends, negotiating wholesale pricing, managing inventory turnover, and setting profit margins for resale while maintaining zero compliance discrepancies.

* Personal Fiscal Discipline: Maintained an impeccable record of personal financial accountability, budgeting, and timely debt management.

* Commitment to Financial Literacy: Continuously driven to deepen my understanding of balance sheets, cooperative banking operations, and financial governance to make informed, data-driven decisions.

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

* UAW District 4 (Ultium Cells): Union Representative (Past 4 Years) — Represented membership interests, negotiated contract enforcement, and handled dispute resolution.

* UAW By-laws Committee & Veterans Committee: Committee Member (Past 2 Years) — Participated in governing rule oversight and community outreach initiatives.

* Ohio Patrolmen's Benevolent Association (OPBA): Committeeman, Corrections Division (~2019 for about 2 years) — Served as labor leadership representing Trumbull County Sheriff's Office corrections personnel.

* Federal Firearms Licensee (Type 01 FFL): Sole Proprietor / Licensee (2018–Present) — Maintained active federal regulatory compliance, recordkeeping, and commercial operations.

* Garand Collectors Association (GCA): Member (2026–Present)

* Enthusiast & Historical Vehicle Associations: Active Member across the Corvair Society of America, Honda Pacific Coast Club, Honda Helix Club, and Honda Acty Owners Group.

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

* Project: Navigating and completing a complex, multi-agency federal CR-1 spousal immigration process within an aggressive 1.6-year timeframe.

* Role (Lead Coordinator & Project Manager): I served as the primary project manager across international boundaries, coordinating between legal counsel, translators, foreign consulate staff, and state/federal agencies (USCIS and NVC). This required assembling exhaustive financial and legal portfolios, meeting rigid filing deadlines, and ensuring 100% documentation accuracy without delays or rejections. By maintaining continuous communication with all parties, tracking multi-stage processing milestones, and proactively resolving procedural hurdles, I successfully steered the

petition to a smooth, on-time approval.

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

* An Independent, Outside Perspective: Rather than approaching governance strictly through a traditional corporate lens, I offer a grounded, working-class viewpoint rooted right here in our local community.

* Fierce Advocacy for Members: As a proven UAW Union Representative and former OPBA committeeman, I have extensive experience standing up for working people, negotiating directly with high-level corporate management, and ensuring fair, equitable treatment. I will bring that same dedication to protecting ASECU members' financial well-being.

* Analytical Mindset & Meticulous Attention to Detail: My work in precision mechanics, vintage automotive restoration, and metallic cartridge reloading demands total accuracy, patience, and zero tolerance for error—qualities that directly translate to policy review, risk assessment, and regulatory compliance.

* High-Stress Problem Solving: My background in county corrections taught me how to stay calm under pressure, communicate clearly, and resolve conflict objectively.

* Drive to Master Complex Skills: When I commit to an endeavor, I dive in fully to achieve true functional expertise. I am eager to apply that work ethic to credit union operations, fiscal stewardship, and board governance.

# Background Report

***Confidential***

**KYLE STEPHEN STORM**
**XXX-XX-7802**
**CID - 364075006**

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:<br>1-800-845-6004 Toll Free (within the U.S.)<br>+1 971-280-8128 Toll Number (outside the U.S.)<br>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 |

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FirstAdvantage Employee Advantage

For California based Clients or 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** KYLE STEPHEN STORM

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-7802

**Address** 1943 KALE ADAMS RD SW
WARREN, OH 44481

**Date of Birth** 26/Nov/XXXX

**Other Names**

Not Provided

Information Regarding this Order:

**Position Applied For**

**Date Ordered** 07/Oct/2026 02:42:30 PM

**Background Check Completion Date** 07/Oct/2026 02:58:41 PM

**Report Last Updated on** 07/Oct/2026 02:58:41 PM

**Date Report Printed** 08/Oct/2026 12:32:24 PM

**Report ETA** Unknown

| **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 National Criminal File Plus WARREN, TRUMBULL, OH** **Status: Complete**
**Date Completed: 07/Oct/2026**

| | |
|---|---|
| **Record Source** | DATABASE SEARCH |
| **Search Results** | No Record Found |
| **Search Type** | First Advantage National Criminal File Plus Search |
| **Date of Search** | 07/Oct/2026 |
| **Address Covered** | 1943 KALE ADAMS RD SW |
| **Address City Covered** | WARREN |
| **Address County Covered** | TRUMBULL |
| **Address State Covered** | OH |
| **Address Zip** | 44481 |
| **Given Name Searched** | KYLE STEPHEN STORM |
| **Developed Name Searched** | KYLE STORM, KYLE S STORM |

**Order Process History**

| Date | Description |
|---|---|
| 07/Oct/2026 02:42:30 PM | Record Ordered. |
| 07/Oct/2026 02:45:16 PM | Search In Progress. |
| 07/Oct/2026 02:45:17 PM | Record Judged. |

**Federal Criminal WARREN, TRUMBULL, OH** **Status: Complete**
**Date Completed: 07/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** | 07/Oct/2026 |
| **Search Period** | 09/23/2019 - 09/23/2026 |
| **Address Covered** | 1943 KALE ADAMS RD SW |
| **Address City Covered** | WARREN |
| **Address County Covered** | TRUMBULL |
| **Address State Covered** | OH |
| **Address Zip** | 44481 |
| **Location** | 201 SUPERIOR AVENUE NE CLEVELAND CUYAHOGA COUNTY |
| **Given Name Searched** | KYLE STEPHEN STORM |

**Source Status History**

| Status Date | Description |
|---|---|
| 07/Oct/2026 02:42:59 PM | Search in progress. Estimated completion by 10/08/2026 |

**Order Process History**

| Date | Description |
|---|---|
| 07/Oct/2026 02:42:30 PM | Search In Progress. |
| 07/Oct/2026 02:42:41 PM | Search In Progress. |
| 07/Oct/2026 02:46:29 PM | Record Judged. |

**Felony Including Misdemeanor Or Other WARREN, TRUMBULL, OH** **Status: Complete**
**Date Completed: 07/Oct/2026**

| | |
|---|---|
| **Record Source** | TRUMBULL COMMON PLEAS COURT |
| **Search Results** | No Record Found |
| **Search Type** | FELONY INDEX SEARCH INCLUDE MISDEMEANORS |
| **Date of Search** | 07/Oct/2026 |
| **Search Period** | 09/23/2019 - 09/23/2026 |
| **Address Covered** | 1943 KALE ADAMS RD SW |
| **Address City Covered** | WARREN |
| **Address County Covered** | TRUMBULL |
| **Address State Covered** | OH |
| **Address Zip** | 44481 |
| **Location** | 160 HIGH ST WARREN TRUMBULL COUNTY |
| **Given Name Searched** | KYLE STEPHEN STORM |

**Source Status History**

| Status Date | Description |
|---|---|
| 07/Oct/2026 02:42:59 PM | Search in progress. Estimated completion by 10/08/2026 |

**Order Process History**

| Date | Description |
|---|---|
| 07/Oct/2026 02:42:30 PM | Search In Progress. |
| 07/Oct/2026 02:42:44 PM | Search In Progress. |
| 07/Oct/2026 02:48:46 PM | Record Judged. |

**First Advantage Global Sanction Search** **Status: Complete**
**Date Completed: 07/Oct/2026**

| | |
|---|---|
| **Record Source** | FIRST ADVANTAGE GLOBAL SANCTIONS DATABASE |
| **Search Results** | No Record Found |
| **Search Type** | FIRST ADVANTAGE GLOBAL SANCTION SEARCH |
| **Date of Search** | 07/Oct/2026 |
| **Search Period** | 09/23/2019 - 10/07/2026 |
| **Location** | CONCOURSE PKWY ATLANTA FULTON COUNTY |
| **Given Name Searched** | KYLE STORM |
| **Developed Name Searched** | KYLE STORM |

| Source Status History | |
|---|---|
| **Status Date** | **Description** |
| 07/Oct/2026 02:43:02 PM | Search in progress. Estimated completion by 10/08/2026 |

| Order Process History | |
|---|---|
| **Date** | **Description** |
| 07/Oct/2026 02:42:30 PM | Search In Progress. |
| 07/Oct/2026 02:42:45 PM | Search In Progress. |
| 07/Oct/2026 02:47:32 PM | Search In Progress. |
| 07/Oct/2026 02:47:32 PM | Record Judged. |

**Credit Report** **Status: Complete**
**Date Completed: 07/Oct/2026**

CONSUMER CREDIT INFORMATION IN THIS REPORT OBTAINED FROM : EQUIFAX

## IDENTIFICATION INFORMATION

| | | | | | |
|---|---|---|---|---|---|
| **File Date** | 2026-10-07 | **File Since** | 2014-10-11 | **File Activity Date** | 2026-09-28 |
| **Applicant Provided SSN** | XXX-XX-7802 | **SSN Match** | YES | | |
| **Inquiry SSN Issued Date** | 1995-00 | **Inquiry SSN Issued State** | OH | | |

**SUBJECT NAME**

KYLE S STORM

| | First Reported | Last Reported |
|---|---|---|
| **CURRENT ADDRESS** | | |
| 1943 KALE ADAMS RD SW, WARREN, OH. 44481 | 2023-10-13 | 2026-09-28 |
| **FORMER ADDRESS(ES)** | | |
| 1900 KALE ADAMS RD SW, WARREN, OH. 44481 | 2014-10 | 2026-07-09 |

## IDENTITY SCAN WARNING

Identity Scan did not detect any alerts

## REPORT SUMMARY

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| PUBLIC RECORDS: | 0 | COLLECTIONS: | 0 | ACCTS: | 11 | HIGH CREDIT RANGE: | $504 - $247000 |

**MOP RATES:**

| | | | |
|---|---|---|---|
| Too new to rate; Approved but not used | 0 | Pays account as agreed | 11 |
| 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: | **ELAN FINANCIAL SERVI** | MEMBER NUM: | 668ON08302 | PORTFOLIO TYPE: | Revolving |
| DATE RPTD: | 2026-09-24 | DATE OPENED: | 2025-03-14 | DATE CLOSED: | |
| ECOA: | Individual Account | RATE / STATUS: | Pays account as agreed | DFD/DLA: | 2026-09 |
| HIGH CREDIT: | $504 | CREDIT LIMIT: | $500 | BALANCE AMT: | $442 |
| PAST DUE AMT: | $0 | LAST PYMT: | 2026-09 | MAJ DEL: | |
| ACCT TYPE: | FLEX SPENDING CC | ACT PYMT: | $49 | SCH PYMT: | $52 |
| ACCT STATUS: | | CHARGE OFF AMT: | $0 | BALLOON AMT: | $0 |
| 30 DAY DEL: | | 60 DAY DEL: | | 90 DAY DEL: | |
| PYMT HST: | 111111111111/EEE1E1 | | | | |

| | | | | | |
|---|---|---|---|---|---|
| CREDITOR NAME: | **UPSTART NETWORK INC** | MEMBER NUM: | 163FZ05472 | PORTFOLIO TYPE: | Installment |

| | | | | | |
|---|---|---|---|---|---|
| DATE RPTD: | 2026-09-16 | DATE OPENED: | 2024-07-12 | DATE CLOSED: | |
| ECOA: | Individual Account | RATE / STATUS: | Pays account as agreed | DFD/DLA: | 2026-09 |
| HIGH CREDIT: | $12500 | CREDIT LIMIT: | $0 | BALANCE AMT: | $4601 |
| PAST DUE AMT: | $0 | LAST PYMT: | 2026-09 | MAJ DEL: | |
| ACCT TYPE: | | ACT PYMT: | $318 | SCH PYMT: | $318 |
| 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: | **JPMCB CARD SERVICES** | MEMBER NUM: | 458ON13374 | PORTFOLIO TYPE: | Revolving |
| DATE RPTD: | 2026-09-18 | DATE OPENED: | 2025-05-10 | DATE CLOSED: | |
| ECOA: | Individual Account | RATE / STATUS: | Pays account as agreed | DFD/DLA: | 2026-09 |
| HIGH CREDIT: | $5204 | CREDIT LIMIT: | $5000 | BALANCE AMT: | $5066 |
| PAST DUE AMT: | $0 | LAST PYMT: | 2026-09 | MAJ DEL: | |
| ACCT TYPE: | FLEX SPENDING CC | ACT PYMT: | $0 | SCH PYMT: | $165 |
| ACCT STATUS: | | CHARGE OFF AMT: | $0 | BALLOON AMT: | $0 |
| 30 DAY DEL: | | 60 DAY DEL: | | 90 DAY DEL: | |
| PYMT HST: | 111111111111/1111 | | | | |

| | | | | | |
|---|---|---|---|---|---|
| CREDITOR NAME: | **JPMCB CARD SERVICES** | MEMBER NUM: | 458ON13374 | PORTFOLIO TYPE: | Revolving |
| DATE RPTD: | 2026-09-11 | DATE OPENED: | 2018-04-13 | DATE CLOSED: | |
| ECOA: | Individual Account | RATE / STATUS: | Pays account as agreed | DFD/DLA: | 2026-09 |

| | | | | | |
|---|---|---|---|---|---|
| HIGH CREDIT: | $6565 | CREDIT LIMIT: | $6000 | BALANCE AMT: | $5970 |
| PAST DUE AMT: | $0 | LAST PYMT: | 2026-07 | MAJ DEL: | |
| ACCT TYPE: | FLEX SPENDING CC | ACT PYMT: | $0 | SCH PYMT: | $59 |
| ACCT STATUS: | | CHARGE OFF AMT: | $0 | BALLOON AMT: | $0 |
| 30 DAY DEL: | | 60 DAY DEL: | | 90 DAY DEL: | |
| PYMT HST: | 1111111*1111/111111111111 | | | | |

| | | | | | |
|---|---|---|---|---|---|
| CREDITOR NAME: | **DEPT OF ED** | MEMBER NUM: | 644FZ07702 | PORTFOLIO TYPE: | Installment |
| DATE RPTD: | 2026-08-31 | DATE OPENED: | 2016-06-14 | DATE CLOSED: | |
| ECOA: | Individual Account | RATE / STATUS: | Pays account as agreed | DFD/DLA: | 2026-08 |
| HIGH CREDIT: | $4500 | CREDIT LIMIT: | $0 | BALANCE AMT: | $3687 |
| PAST DUE AMT: | $0 | LAST PYMT: | 2026-06 | MAJ DEL: | |
| ACCT TYPE: | EDUCATION LOAN | 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: | **1111111111/111111111111 | | | | |

STUDENT LOAN - PAYMENT DEFERRED

| | | | | | |
|---|---|---|---|---|---|
| CREDITOR NAME: | **DEPT OF ED** | MEMBER NUM: | 644FZ07702 | PORTFOLIO TYPE: | Installment |
| DATE RPTD: | 2026-08-31 | DATE OPENED: | 2014-09-11 | DATE CLOSED: | |
| ECOA: | Individual Account | RATE / STATUS: | Pays account as agreed | DFD/DLA: | 2026-08 |
| HIGH CREDIT: | $5500 | CREDIT LIMIT: | $0 | BALANCE AMT: | $5213 |
| PAST DUE AMT: | $0 | LAST PYMT: | 2026-05 | MAJ DEL: | |

| | | | | | |
|---|---|---|---|---|---|
| ACCT TYPE: | EDUCATION LOAN | 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: *11111111111/111111111111

STUDENT LOAN - PAYMENT DEFERRED

| | | | | | |
|---|---|---|---|---|---|
| CREDITOR NAME: | **DEPT OF ED** | MEMBER NUM: | 644FZ07702 | PORTFOLIO TYPE: | Installment |
| DATE RPTD: | 2026-08-31 | DATE OPENED: | 2016-06-14 | DATE CLOSED: | |
| ECOA: | Individual Account | RATE / STATUS: | Pays account as agreed | DFD/DLA: | 2026-08 |
| HIGH CREDIT: | $2000 | CREDIT LIMIT: | $0 | BALANCE AMT: | $1764 |
| PAST DUE AMT: | $0 | LAST PYMT: | 2026-06 | MAJ DEL: | |
| ACCT TYPE: | EDUCATION LOAN | 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: **1111111111/111111111111

STUDENT LOAN - PAYMENT DEFERRED

| | | | | | |
|---|---|---|---|---|---|
| CREDITOR NAME: | **DEPT OF ED** | MEMBER NUM: | 644FZ07702 | PORTFOLIO TYPE: | Installment |
| DATE RPTD: | 2026-08-31 | DATE OPENED: | 2015-09-22 | DATE CLOSED: | |
| ECOA: | Individual Account | RATE / STATUS: | Pays account as agreed | DFD/DLA: | 2026-08 |
| HIGH CREDIT: | $5500 | CREDIT LIMIT: | $0 | BALANCE AMT: | $5020 |
| PAST DUE AMT: | $0 | LAST PYMT: | 2026-06 | MAJ DEL: | |
| ACCT TYPE: | EDUCATION LOAN | 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: **1111111111/111111111111

STUDENT LOAN - PAYMENT DEFERRED

| | | | | | |
|---|---|---|---|---|---|
| CREDITOR NAME: | **UPSTART NETWORK INC** | MEMBER NUM: | 163FZ05472 | PORTFOLIO TYPE: | Installment |
| DATE RPTD: | 2026-08-26 | DATE OPENED: | 2026-06-26 | DATE CLOSED: | |
| ECOA: | Individual Account | RATE / STATUS: | Pays account as agreed | DFD/DLA: | 2026-08 |
| HIGH CREDIT: | $32500 | CREDIT LIMIT: | $0 | BALANCE AMT: | $31825 |
| PAST DUE AMT: | $0 | LAST PYMT: | 2026-08 | MAJ DEL: | |
| ACCT TYPE: | | ACT PYMT: | $830 | SCH PYMT: | $830 |
| 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: | **FARMERS NATIONAL BAN** | MEMBER NUM: | 596BB05106 | PORTFOLIO TYPE: | Mortgage |
| DATE RPTD: | 2026-08-14 | DATE OPENED: | 2023-10-05 | DATE CLOSED: | |
| ECOA: | Joint Account | RATE / STATUS: | Pays account as agreed | DFD/DLA: | 2026-08 |
| HIGH CREDIT: | $247000 | CREDIT LIMIT: | $0 | BALANCE AMT: | $242045 |
| PAST DUE AMT: | $0 | LAST PYMT: | 2026-08 | MAJ DEL: | |
| ACCT TYPE: | CONV REAL EST MTG | ACT PYMT: | $2419 | SCH PYMT: | $2419 |
| ACCT STATUS: | | CHARGE OFF AMT: | $0 | BALLOON AMT: | $0 |
| 30 DAY DEL: | | 60 DAY DEL: | | 90 DAY DEL: | |

PYMT HST: 111111111111/111111111111

FREDDIE MAC ACCOUNT

FIXED RATE

| | | | | | |
|---|---|---|---|---|---|
| CREDITOR NAME: | **ASSOCIATED SCHOOLS E** | MEMBER NUM: | 596FC05437 | PORTFOLIO TYPE: | Installment |
| DATE RPTD: | 2024-07-31 | DATE OPENED: | 2021-07-23 | DATE CLOSED: | |
| ECOA: | Individual Account | RATE / STATUS: | Pays account as agreed | DFD/DLA: | 2024-07 |
| HIGH CREDIT: | $7650 | CREDIT LIMIT: | $0 | BALANCE AMT: | $0 |
| PAST DUE AMT: | $0 | LAST PYMT: | 2024-07 | MAJ DEL: | |
| ACCT TYPE: | | ACT PYMT: | $257 | SCH PYMT: | $257 |
| ACCT STATUS: | | CHARGE OFF AMT: | $0 | BALLOON AMT: | $0 |
| 30 DAY DEL: | | 60 DAY DEL: | | 90 DAY DEL: | |

PYMT HST: 111111111111/111111111111

FIXED RATE

## INQUIRIES

| ORGANIZATION NAME | MEMBER IDINQUIRY DATE |
|---|---|
| IR/NOVUS HOME MTG A | 180ZB153652026-08-26 |
| FACTUAL DATA | 497ZB008392026-08-25 |
| UPSTART NETWORK INC | 163FP101002026-06-26 |
| FACTUAL DATA | 497ZB008392026-04-16 |

## 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.

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## CONSUMER ASSISTANCE CONTACT

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

| Order Process History | |
|---|---|
| **Date** | **Description** |
| 07/Oct/2026 02:42:30 PM | Search In Progress. |
| 07/Oct/2026 02:42:31 PM | Record Judged. |