12/2020

ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION 2025 Application for Nomination to the Board of Directors

CANDIDATE PROFILE Please Type or Print

Name: JOSEPH 5 ROSKY (As it will appear of	n the ballot)
Street Address: 466 BROOKFIELD	Au
City: BOARDMAN	State: O H Zip: 4/4/5-12
Home Phone: 330 758 C065	Cell Phone: 330 716 1774
Email Address: JOSKY 73 @ GMAIL	COM
In 125 words or less of narrative (non-bullet text), puthe Candidate's Profile that that will accompany experience, priorities for the Associated School Empand attach additional page(s) if necessary.	the ballot (e.g. biographical information
I AM A RETIRED FIREKICHTER	AND CORRENT ASECU
BOARD MEMBER. I HOPE TO	O CONTINUE SERVING
ON THE BOARD FOR ANOTH	ER TERM, THANK YOU
By signing below, I am applying for a position on the ASECU ballot for the Board my appearance on the ballot is determined by the Nominating Committee, and that the qualifications to serve as a credit union director, and attest that I meet those que investigative inquiries will be conducted to ascertain my character and verify my eto, my credit and account standing through consumer reporting agencies, personal, econvictions and litigation. I authorize all persons or companies to provide inform possible damages resulting from disclosing such information with or without prior the information provided in my Biography Questionnaire, in a format and media website, emailand electronically. Signature of Candidate	t their decision is final. I acknowledge that I have read and understand diffications to the best of my knowledge. Additionally, I understand that eligibility. I consent to all necessary inquiries including, but not limited ducation and professional history, criminal history, and records regarding ation they may have about me, and further release all parties from any
	Date

Applications and Questionnaires must be received or postmarked by the end of business on September 25, 2024. Applications will only be accepted when mailed to the address below. Sorry, walk-in applications cannot be accepted.

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 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 peopled t

this form, of a separate page, if additional space is needed to answer any question below.
Name: JOSEPH S ROSKY JR
Education: BSBA YSU FIRE SCIENCE ASSOCIATE DEGRE
Employer (or former employer if retired): BOARDMAN TOWNSHIP FORE DEPT
Job Title: FIREFIGHTER ASST CHIEF Number of years employed: 25/
1. Describe any of your financial related experiences. CURRENT ASECU BOARD MEMBER (4YRS), PAST BOARD MEMBER REPUBLIC STEEL CU (12 YRS)
2. List any current (past 5 years) community affiliations, groups, clubs, etc. including years of service and board/leadership experiences. ST CHARES CHURCH USHER + SEMICE AZTAR
SERVER. CURRENT AS ECU BOARD SECRETARY 3. Describe one project in which you worked with a group of people to accomplish a particular goal.
with a group of people to accomplish a particular goal.

What role did you play?

ASECU BOARD STRATEGIE PLANNING

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

TO THE ASECU

Background Report

Confidential

JOSEPH S ROSKY JR XXX-XX-4744 CID - 297891078

ASSOCIATED SCHOOL EMPLOYEES CR Attn: ROBYN DAROCHA 1690 S CANFILED NILES RD

YOUNGSTOWN, OH 44515

Account No: 028416

If you are a First Advantage Consumer

First Advantage Customers

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
Please contact the WEST COVINA EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1 971-280-8128)

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 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 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.

General Consumer Information

Consumer's Name JOSEPH S ROSKY JR

2025BOD4

Client Name ASSOCIATED SCHOOL EMPLOYEES

Client ID 028416

Client Representative ROBYN DAROCHA

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-4744

Address 466 BROOKFIELD AVE YOUNGSTOWN, OH 44512

Date of Birth 22/Oct/XXXX

Other Names

Not Provided

Information Regarding this Order:

Position Applied For

Background Check Completion Date 09/Oct/2024 03:37:03 PM

Date Report Printed 09/Oct/2024 03:43:50 PM

Date Ordered 09/Oct/2024 01:52:17 PM

Report Last Updated on 09/Oct/2024 03:37:03 PM

Report ETA 10/Oct/2024

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.

Date Ordered: 09/Oct/2024 01:52:17 PM

First Advantage Background Report Summary

Consumer's Name JOSEPH S ROSKY JR

Background Check Completion 09/Oct/2024 03:37:03 PM

Date:

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 YOUNGSTOWN, MAHONING, OH	Complete	No	or read of a field of Deptherental County.
Felony Including Misdemeanor Or Other	Complete	No	
Felony Including Misdemeanor Or Other YOUNGSTOWN, MAHONING, OH	Complete	No	The first of the second se
Global Sanction Search	Complete	No	
First Advantage Global Sanction Search	Complete	No	ti ere i i i ti e e a a ea testi stillè treva dell'age
Credit Report	Complete	No	
Credit Report	Complete	No	e i marana di Janta Sara, Jiliya a a
Additional Searches Ordered	·		
NONE			

- * 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.

rst Advantage National Criminal File ate Completed: 09/Oct/2024	Plus YOUNGSTOWN, MAHONING, OH	Status: Complete
Record Source	DATABASE SEARCH	
Search Results	No Record Found	
Search Type	First Advantage National Criminal File Plus Search	
Date of Search	09/Oct/2024	
Address Covered	466 BROOKFIELD AVE	
Address City Covered	YOUNGSTOWN	
Address County Covered	MAHONING	
Address State Covered	ОН	
Address Zip	44512	
Given Name Searched	JOSEPH S ROSKY	
Developed Name Searched	JOSEPH ROSKY	
Order Process History		
Date	Description	
09/Oct/2024 01:52:17 PM	Record Ordered.	
09/Oct/2024 02:10:19 PM	Search In Progress.	
09/Oct/2024 02:10:19 PM	Record Judged.	

elony Including Misdemeanor Or Of ate Completed: 09/Oct/2024	ther YOUNGSTOWN, MAHONING, OH		Stat	tus: Complete	
Record Source	MAHONING COUNTY COMMON PLEAS COL	JRT	· · · · · · · · · · · · · · · · · · ·		
Search Results	No Record Found				
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEAN	ORS			
Date of Search	09/Oct/2024				
Search Period	09/25/2017 - 09/25/2024				
Address Covered	466 BROOKFIELD AVE				
Address City Covered	YOUNGSTOWN				
Address County Covered	MAHONING				
Address State Covered	ОН				
Address Zip	44512				
Location	120 MARKET ST YOUNGSTOWN MAHONING COL	YTYL			
Given Name Searched	JOSEPH S ROSKY JR				
Source Status History					
Status Date	Description	**			
09/Oct/2024 01:52:57 PM	Search in progress, Estimated completion by 10	/10/2024	ing the second of the second o		
Order Process History					
Date	Description		•		
09/Oct/2024 01:52:17 PM	Search In Progress.		and the second		
09/Oct/2024 01:52:20 PM	Search in Progress.			e e esta de Misla III.	
9/Oct/2024 03:37:03 PM	Record Judged.				

First Advantage Global Sanction Search	Chatter Campleton 1 27 1 27 1 27 1
Data David to to contact the contact to cont	Status: Complete
Date Completed: 09/Oct/2024	그는 그

Record Source	FIRST ADVANTAGE GLOBAL SANCTIONS DATABASE			
Search Results	No Record Found			
Search Type	FIRST ADVANTAGE GLOBAL SANCTION SEARCH			
Date of Search	09/Oct/2024			
Search Period	09/25/2017 - 10/09/2024			
Location	CONCOURSE PKWY ATLANTA FULTON COUNTY			
Given Name Searched	JOSEPH ROSKY			
Developed Name Searched	JOSEPH ROSKY			
Source Status History				
Status Date	Description			
09/Oct/2024 01:52:57 PM	Search in progress. Estimated completion by 10/10/2024			
Order Process History				
Date	Description			
09/Oct/2024 01:52:17 PM	Search In Progress.			
09/Oct/2024 01:52:20 PM	Search in Progress.			
09/Oct/2024 02:05:31 PM	Search in Progress.			
09/Oct/2024 02:05:31 PM	Record Judged.			

it Report Completed: 09/Oct/2024						Status: Com	plete
CONSUMER CREDIT INFO	RMATION IN THIS			OM : EQUIFAX N INFORMATION			
Tile Date	2024-10-09	File Sin	ce	1985-08-1	.0 File	Activity Dat	=e 2024−10−09
Applicant Provided	XXX-XX-4744	SSN Match	h	YES			2021-10-02
inquiry SSN Issued	1969-00	Inquiry S State	SSN Issu	ed OH			
: :							
UBJECT NAME							
OSEPH S ROSKY JR							
				_			
URRENT ADDRESS			1	First Reported	Last Report	ed	
66 BROOKFIELD AVE, F	BOARDMAN, OH. 44	1512	:	1990-04	2024-10-09		
008 GLENWOOD AVE, YO	OUNGSTOWN, OH. 4	4512	_	993-06	2010-04-02		
0 WASHINGTON BLVD A	T 1, BOARDMAN,	OH. 44512		.988-02	2010-04-02		
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dentity Scan did not	dataat anu ala	IDE	NTITY SC.	AN WARNING			
	detect any are	Its					
			REPORT S	UMMARY			
JBLIC RECORDS:	0 00111000000		_		нтен с	CREDIT	
DELC RECORDS;	0 COLLECTIONS	»:	0 ACCT	S:	16 RANGE		\$78 - \$74616
P RATES:							
oo new to rate; Appr	oved but not use	ed	0	Pavs accoun	t as agreed		3.00
ot more than two pay	ments past due		0		an three pay	ments past d	16 ນອ ກ
ot more than four pa	yments past due		0		0 days or mo:		
llection account			0	Included in			0

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Repossession
                                                               Charge-off
                                                                                                                  0
  Other
                                                         0
  RATE HIST:
  Not more than two payments past due
                                                         0
                                                               Not more than three payments past due
                                                                                                                  0
                                                               At least 120 days or more than four
  Not more than four payments past due
                                                         0
                                                                                                                  0
                                                               payments past due
  Collection account
                                                               Repossession
  Charge-off
                                                         0
                                                       TRADES
 CREDITOR
                                                                              PORTFOLIO
               HUNTINGTON NATIONAL
                                        MEMBER NUM: 372BB03043
 NAME:
                                                                                            Revolving
                                                                              TYPE:
  DATE RPTD:
               2024-10-08
                                        DATE OPENED: 2016-10-20
                                                                              DATE CLOSED:
                                        RATE /
                                                     Pays account as
 ECOA:
               Individual Account
                                                                              DFD/DLA:
                                                                                            2020-07
                                        STATUS:
                                                     agreed
 HIGH CREDIT: $360
                                        CREDIT LIMIT:$12500
                                                                              BALANCE AMT: SO
 PAST DUE AMT:$0
                                        LAST PYMT:
                                                     2020-07
                                                                              MAJ DEL:
 ACCT TYPE:
               CREDIT CARD
                                        ACT PYMT:
                                                     $0
                                                                              SCH PYMT:
                                        CHARGE OFF
 ACCT STATUS:
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                                                                              BALLOON AMT: $0
                                        AMT:
 30 DAY DEL:
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               EEEEEEEEEE
 PYMT HST:
               /EEEEEEEEEEE
 CREDITOR
                                                                              PORTFOLIO
              SYNCE/SAMS CLUB
                                       MEMBER NUM: 404DV00193
 NAME:
                                                                                           Revolving
                                                                              TYPE:
 DATE RPTD:
              2024-10-04
                                       DATE OPENED: 1997-05-14
                                                                              DATE CLOSED:
                                       RATE /
                                                     Pays account as
 ECOÀ:
              Individual Account
                                                                              DFD/DLA:
                                                                                           2024-04
                                       STATUS:
                                                     agreed
 HIGH CREDIT: $801
                                       CREDIT LIMIT:$3500
                                                                              BALANCE AMT: $0
 PAST DUE AMT: $0
                                       LAST PYMT:
                                                    2024-04
                                                                              MAJ DEL:
 ACCT TYPE:
                                       ACT PYMT:
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 CREDITOR
              HUNTINGTON NATIONAL
                                                                             PORTFOLIO
                                       MEMBER NUM: 372BB03043
NAME:
                                                                                           Revolving
                                                                             TYPE:
DATE RPTD:
              2024-10-06
                                       DATE OPENED: 2013-09-05
                                                                             DATE CLOSED:
                                       RATE /
                                                    Pays account as
ECOA:
              Individual Account
                                                                             DFD/DLA:
                                                                                           2024-10
                                       STATUS:
                                                    agreed
HIGH CREDIT: $7242
                                      CREDIT LIMIT:$10000
                                                                             BALANCE AMT: $227
PAST DUE AMT: SO
                                      LAST PYMT:
                                                    2024-09
                                                                             MAJ DEL:
ACCT TYPE:
             CREDIT CARD
                                      ACT PYMT:
                                                    $494
                                                                             SCH PYMT:
                                                                                          $10
                                      CHARGE OFF
ACCT STATUS:
                                                    $0
                                                                             BALLOON AMT: $0
                                      : TMA
30 DAY DEL:
                                      60 DAY DEL:
                                                                             90 DAY DEL:
             111111111111
PYMT HST:
             /11111111111111
CREDITOR
                                                                             PORTFOLIO
             THD/CBNA
                                      MEMBER NUM: 485FP00552
NAME !
                                                                                          Revolving
                                                                             TYPE:
DATE RPTD:
             2024-09-21
                                      DATE OPENED: 2017-09-04
                                                                             DATE CLOSED:
                                      RATE /
                                                    Pays account as
ECOA:
             Individual Account
                                                                             DFD/DLA:
                                                                                          2024-01
                                      STATUS:
                                                    agreed
HIGH CREDIT: $190
                                      CREDIT LIMIT:$5001
                                                                            BALANCE AMT: $0
PAST DUE AMT: $0
                                      LAST PYMT: 2024-01
                                                                            MAJ DEL:
ACCT TYPE:
                                      ACT PYMT:
                                                    $0
                                                                            SCH PYMT:
                                                                                          $0
                                      CHARGE OFF
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ACCT STATUS: AMT: \$0 BALLOON AMT: \$0 30 DAY DEL: 60 DAY DEL: 90 DAY DEL: EEEEEEE11E11 PYMT HST: /EEEEEEEEEE CREDITOR PORTFOLIO HUNTINGTON MORTGATE MEMBER NUM: 906FM07010 Line of Credit NAME: TYPE: DATE RPTD: 2024-09-19 DATE OPENED: 2016-09-27 DATE CLOSED: RATE / Pays account as ECOA: Individual Account DFD/DLA: 2022-08 STATUS: agreed HIGH CREDIT: \$74616 CREDIT LIMIT:\$80000 BALANCE AMT: \$0 PAST DUE AMT: \$0 LAST PYMT: 2022-08 MAJ DEL: ACCT TYPE: HOME EQTY LN CR ACT PYMT: SCH PYMT: CHARGE OFF ACCT STATUS: \$0 BALLOON AMT: \$0 AMT: 30 DAY DEL: 60 DAY DEL: 90 DAY DEL: EEEEEEEEEE PYMT HST: /EEEEEEEEEE VARIABLE/ADJUSTABLE RATE CREDITOR PORTFOLIO CITICARDS CBNA MEMBER NUM: 906BB00040 NAME: Revolving TYPE: DATE RPTD: 2024-09-12 DATE OPENED: 1984-12-01 DATE CLOSED: RATE / Pays account as ECOA: Individual Account DFD/DLA: 2024-08 STATUS: agreed HIGH CREDIT: \$16188 CREDIT LIMIT: \$15820 BALANCE AMT: \$590 PAST DUE AMT: \$0 LAST PYMT: 2024-08 MAJ DEL: ACCT TYPE: FLEX SPENDING CC ACT PYMT: SCH PYMT: \$25 CHARGE OFF ACCT STATUS: \$0 BALLOON AMT: \$0 AMT: 30 DAY DEL: 60 DAY DEL: 90 DAY DEL: 111111111111 PYMT HST: /111111111111 CREDITOR PORTFOLIO KOHLS/CAPITAL ONE MEMBER NUM: 668DC04698 NAME: Revolving TYPE: DATE RPTD: 2021-05-11 DATE OPENED: 2014-10-13 DATE CLOSED: 2021-04 RATE / Pays account as ECOA: Individual Account DFD/DLA: 2019-04 STATUS: agreed HIGH CREDIT: \$164 CREDIT LIMIT:\$1500 BALANCE AMT: \$0 PAST DUE AMT: \$0 LAST PYMT: 2019-04 MAJ DEL: ACCT TYPE: ACT PYMT: SCH PYMT: \$0 CHARGE OFF ACCT STATUS: Paid and Closed SD BALLOON AMT: \$0 : TMA 30 DAY DEL: 60 DAY DEL: 90 DAY DEL: EFFERFFFFFFFF PYMT HST: /EEEEEEEEEE1 ACCOUNT CLOSED DUE TO INACTIVITY CREDITOR PORTFOLIO SYNCB/HH GREGG MEMBER NUM: 404FF02672 NAME: Revolving TYPE: DATE RPTD: 2020-01-13 DATE OPENED: 2014-08-14 DATE CLOSED: 2019-03 RATE / Pays account as Individual Account DFD/DLA: 2015-07 STATUS: agreed HIGH CREDIT: \$2075 CREDIT LIMIT:\$4500 BALANCE AMT: \$0 PAST DUE AMT: \$0 LAST PYMT: 2015-07 MAJ DEL: ACCT TYPE: ACT PYMT: \$0 SCH PYMT: SO CHARGE OFF ACCT STATUS: Paid and Closed \$0 BALLOON AMT: \$0 AMT: 30 DAY DEL: 60 DAY DEL: 90 DAY DEL: EEEEEEEE***

DATE RPTD: 2018-10-13 DATE OPENED: 1999-07-27 RATE / Pays account as STATUS: agreed CREDIT STATUS: agreed CREDIT STATUS: Paid and Closed BY CREDIT GRANTOR CREDITOR RATE: S0 BALLOON AMT: 50 CREDIT CARDIT GRANTOR CREDITOR STATUS: Paid and Closed AMT: S0 BALLOON AMT:						
ECOA: Individual Account STATUS: agreed ACT PTM: 90 DAY DEL: ECOA: STATUS: Paid and Closed AMT: 50 BALLOCK ANT: 50 BALLOCK BAT: 50 BALLOCK BA		THD/CBNA	MEMBER NUM:	485FP00552		Revolving
MINISTRUMENT STATUS Agreed	DATE RPTD:	2019-12-14		1997-10-30	DATE CLOSED	: 2017-09
PAST DUE ANT:50 LAST PYNT: 2017-09 MAJ DEL: ACCT YTYPE: 50 SCH PYNT: 50 ACCT STATUS: Paid and Closed CHARGE OFF ANT: 50 ACCT STATUS: Paid and Closed CHARGE OFF ANT: 50 ACCOUNT CLOSED AT CONSUMER'S REQUEST CREDITOR SHELL/CHNA MEMBER NUM: 6050C50482 PORTFOLIO TYPE: Revolving TYPE: R	ECOA:	Individual Account			DFD/DLA:	2017-09
ACCT TYPE: ACCT PYMT: \$0 BALLOON ANT: \$0 DO DAY DEL: WITH HST: WITH HST: BALLOON ANT: \$0 BALLOON ANT:					BALANCE AMT	: \$0
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ACCOUNT CLOSED AT CONSUMER'S REQUEST CREDITOR ACCOUNT CLOSED AT CONSUMER'S REQUEST CREDITOR ANME: SHELL/CDNA MEMBER NUM: 6050C50482 TYPE: DATE CLOSED: 2017-03 DATE OFENED: 1999-07-27 DATE CLOSED: 2017-03 RACE / Pays account as greed DFD/DLA: 2015-02 BIGH CREDIT: 3244 CREDIT LIMIT:5500 BALANCE ANT: 50 LAST PYMT: 2015-02 MAJ DEL: CREDIT CARD ACCT STATUS: Paid and Closed ANT: 60 DAY DEL: CREDIT GRAPOR COMENITYCAPITAL/HABA MEMBER NUM: 146CZ01355 CRACE RTD: 2018-05-05 DATE OFENED: 2014-04-30 DATE CLOSED: 2018-05 COA: Individual Account RATE / Pays account as greed IIGH CREDIT: \$78 CREDIT LIMIT:\$1000 BALANCE ANT: \$0 DATE CLOSED: 2018-05 COA: Individual Account RATE / Pays account as greed IIGH CREDIT: \$78 CREDIT LIMIT:\$1000 BALANCE ANT: \$0 LAST PYMT: 2014-05 MAJ DEL: CCT TYPE: ACT PYMT: \$0 CHARGE OFF ANT: 90 DAY DEL: CCT STATUS: Paid and Closed ANT: 90 DAY DEL: CCCT STATUS: Paid and Closed CHARGE OFF ANT: 90 DAY DEL: CCCT TYPE: ACT PYMT: 30 CREDIT LIMIT:\$1000 BALANCE ANT: \$0 BALLOON ANT: \$0 BALLOON ANT: \$0 BALLOON ANT: \$0 BALLOON ANT: \$0 DAY DEL: CCCT TYPE: ACT PYMT: 30 CREDIT LIMIT:\$1000 BALLOON ANT: \$0 BALLOON ANT: \$0 BALLOON ANT: \$0 DAY DEL: CCCONNT CLOSED BY CREDIT GRANTOR REDITOR AME: 90 DAY DEL: CCCONNT CLOSED BY CREDIT GRANTOR REDITOR AME: 90 DAY DEL: CCCT TYPE: ACT PYMT: \$0 CASE DIT: \$0 BALLOON ANT: \$0		EEEEEEE****	oo DAI DEH.		90 DAY DEL:	
SHELL/CBNA MEMBER NUM: 6050C50482 FORTFOLIO TYPE: COOR: Individual Account STATUS: Paid and Closed Individual Account STATUS: STATUS: STATUS: STATUS: STATUS: STATUS: STATUS: Paid and Closed Individual Account STATUS: STATU	PIMT HST:	/********				
NAME: SHELL/CHAN MEMBER NUM: 6505C56482 FORTFOLIO TYPE: Revolving TYPE: CCOA: Individual Account STATUS: agreed AMT: 80 SCH PYMT: \$0 ACCT TYPE: CMENITYCAPITAL/HABA MEMBER NUM: 146CZ01355 PORTFOLIO Revolving TYPE: ACCT TYPE: ACC CREDIT GRANTOR CREDITOR NAME: OMENITYCAPITAL/HABA MEMBER NUM: 146CZ01355 PORTFOLIO REDIT ACCT TYPE: ACC CREDIT GRANTOR CREDITOR STATUS: Paid and Closed STATUS: agreed	ACCOUNT CLO	SED AT CONSUMER'S REQUE	ST			
NAME: STATE	CREDITOR	OUTLY (ODAY)			PORTEOLTO	
ECOA: Individual Account RATE / Pays account as agreed HIGH CREDIT: \$324 CREDIT LIMIT: \$50 ACCT TYPE: CREDIT CARD ACCT STATUS: Agreed 30 DAY DEL: FORT DUE AMT: \$0 ACCT STATUS: Paid and Closed AMT: ACCOUNT CLOSED BY CREDIT GRANTOR MEMBER NUM: 146CZ01355 ACCT STATUS: Paid and Closed ACT PYMT: \$0 ACT PYMT: \$0 BALLOON AMT: \$0 BALLO			MEMBER NUM:	6050C50482		Revolving
### STATUS: agreed DPD/DLA: 2015-02 ### STATUS: Agreed DATE PYMT: \$0	DATE RPTD:	2018-10-13			DATE CLOSED:	2017-03
### AGREEDIT: \$324 CREDIT LIMIT: \$500 BALANCE ANT: \$0 PAST DUE ANT:\$0 LAST PYMT: \$015-02 MAJ DEL: CREDIT CARD ACCT STATUS: Paid and Closed ANT: \$0 BALLOON ANT: \$0 BALLOON ANT: \$0 ANT: \$0 BALLOON ANT: \$0 BAL	ECOA:	Individual Account			DFD/DLA:	2015-02
PAST DUE ANT:\$0 ACCT TYPE: CREDIT CARD ACCT PYMT: \$0 ACCT STATUS: Paid and Closed AMT: \$0 BALLOON AWT: \$0 AMT: \$0 BALLOON AWT: \$0 BALLOON AWT: \$0 AMT: \$0 BALLOON AWT: \$0 AMT: \$0 BALLOON AWT: \$0 BALLOON AWT: \$0 AMT: \$0 AMT: \$0 AMT: \$0 AMT: \$0 AMT: \$0 BALLOON AWT: \$0 BALLOON AWT: \$0 AMT: \$	HIGH CREDIT	\$324		-		
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AMT: \$0 AMT	ACCT TYPE:	CREDIT CARD	ACT PYMT:	\$0	SCH PYMT:	\$0
PYMT HST: ACCOUNT CLOSED BY CREDIT GRANTOR CREDITOR COMENITYCAPITAL/HABA MEMBER NUM: 146CZ01355 COA: Individual Account AIGH CREDIT: \$78 CREDIT LIMIT: \$1000 LAST PYMT: 2014-05 ACCT TYPE: ACT PYMT: \$0 CHARCE OFF AMT: SO DAY DEL: COCUNT CLOSED BY CREDIT GRANTOR REDITOR AGE: PORTFOLIO TYPE: Revolving	ACCT STATUS	Paid and Closed		\$0	BALLOON AMT:	\$0
CREDITOR COMENITYCAPITAL/HABA MEMBER NUM: 146CZ01355 DATE OPENED: 2014-04-30 DATE CLOSED: 2018-05 DATE OPENED: 2014-04-30 DATE CLOSED: 2018-05 ARTE / Pays account as STATUS: agreed CREDIT LIMIT:\$1000 BALANCE AMT: \$0 CHARGE OFF ACT PYMT: \$0 CHARGE OFF AMT: \$0 DAY DEL: \$0			60 DAY DEL:		90 DAY DEL:	
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PYMT HST: ACCOUNT CLOSED BY CREDIT GRANTOR REDITOR DISCOVER BANK MEMBER NUM: 155BB03747 DATE OPENED: 1986-03-25 COA: Individual Account STATUS: agreed GREDIT: \$427 AST DUE AMT: \$0 CCT TYPE: CREDIT CARD CCT STATUS: Paid and Closed O DAY DEL: MEMBER NUM: 155BB03747 PORTFOLIO TYPE: Revolving TYPE: PAYS ACCOUNT AS DATE CLOSED: 2017-01 RATE / Pays account as DFD/DLA: 2011-04 BALANCE AMT: \$0 SCH PYMT: \$0 CCT STATUS: Paid and Closed O DAY DEL: MAT: O DAY DEL: MEDITOR MEMBER NUM: 155BB03747 PORTFOLIO TYPE: Revolving TYPE: PAYS ACCOUNT AS DATE CLOSED: 2017-01 MAJ DEL: SCH PYMT: \$0 CCT STATUS: Paid and Closed O DAY DEL: MEDITOR MEMBER NUM: 155BB03747 PORTFOLIO TYPE: Revolving TYPE: PAYS ACCOUNT AS DATE CLOSED: 2017-01 MATE CLOSED: 2017-01 MEVOLVING MEMBER NUM: 155BB03747 MEVOLVING MEMBER NUM: 155BB03747 MEVOLVING MEV		rara ana crosed	AMT:	\$U	BALLOON AMT:	\$0
DISCOVER BANK MEMBER NUM: 155BB03747 TYPE: PORTFOLIO TYPE: DATE CLOSED: 2017-01 COA: Individual Account STATUS: agreed IGH CREDIT: \$427 CREDIT LIMIT:\$12000 BALANCE AMT: \$0 CCT TYPE: CREDIT CARD CCT STATUS: Paid and Closed O DAY DEL: CO DAY DEL: CREDITOR MEMBER NUM: 155BB03747 PORTFOLIO TYPE: Revolving TYPE: Revolving TYPE: Revolving TYPE: Aprolem Revolving TYPE: Rev	PYMT HST:		60 DAY DEL:		90 DAY DEL:	
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STATUS: agreed DFD/DLA: 2011-04 IGH CREDIT: \$427						
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0 DAY DEL: 90 DAY DEL: YMT HST: REDITOR	CCT STATUS:	Paid and Closed	S	:0		
REDITOR						⊤ ∨
BEST BUY/CBNA MEMBER NUM: 362HT00104 PORTFOLIO						

DATE RPTD: 2016-10-28 DATE OPENED: 2011-06-18 DATE CLOSED: 2014-03 RATE / Pays account as ECÒA: Individual Account DFD/DLA: 2011-07 STATUS: agreed HIGH CREDIT: \$178 CREDIT LIMIT:\$4600 BALANCE AMT: \$0 PAST DUE AMT: \$0 LAST PYMT: 2011-07 MAJ DEL: ACCT TYPE: ACT PYMT: so SCH PYMT: ŝū CHARGE OFF ACCT STATUS: Paid and Closed so BALLOON AMT: \$0 AMT: 30 DAY DEL: 60 DAY DEL: 90 DAY DEL: PYMT HST: CREDITOR PORTFOLIO HUNTINGTON MORTGATE MEMBER NUM: 906FM07010 Line of Credit NAME: TYPE: DATE RPTD: 2016-10-04 DATE OPENED: 2015-02-11 DATE CLOSED: 2016-10 RATE / Pays account as ECOA: Individual Account DFD/DLA: 2016-09 STATUS: agreed HIGH CREDIT: \$44872 CREDIT LIMIT: \$75000 BALANCE AMT: \$0 PAST DUE AMT: \$0 LAST PYMT: 2016-09 MAJ DEL: ACCT TYPE: HOME EQTY LN CR ACT PYMT: \$37254 SCH PYMT: SO CHARGE OFF ACCT STATUS: Paid and Closed so BALLOON AMT: \$0 AMT: 30 DAY DEL: 60 DAY DEL: 90 DAY DEL: PYMT HST: CREDITOR PORTFOLIO HUNTINGTON MORTGATE MEMBER NUM: 906FM07010 NAME: Line of Credit TYPE: DATE RPTD: 2015-02-19 DATE OPENED: 2005-11-04 DATE CLOSED: 2015-02 RATE / Pays account as ECOA: Individual Account DFD/DLA: 2015-02 STATUS: agreed HIGH CREDIT: \$44709 CREDIT LIMIT:\$50000 BALANCE AMT: \$0 PAST DUE AMT: \$0 LAST PYMT: 2015-02 MAJ DEL: ACCT TYPE: HOME EQTY LN CR ACT PYMT: \$0 SCH PYMT: CHARGE OFF ACCT STATUS: Paid and Closed \$0 BALLOON AMT: SO AMT: 30 DAY DEL: 60 DAY DEL: 90 DAY DEL: PYMT HST: CREDITOR PORTFOLIO BANK OF AMERICA MEMBER NUM: 416BB01228 NAME: Revolving TYPE: DATÉ RPTD: 2015-02-10 DATE OPENED: 2010-03-05 DATE CLOSED: 2014-11 RATE / Pays account as ECOA: Individual Account DFD/DLA: 2014-04 STATUS: agreed HIGH CREDIT: \$2110 CREDIT LIMIT:\$7200 BALANCE AMT: \$0 PAST DUE AMT: \$0 LAST PYMT: 2014-04 MAJ DEL: FLEX SPENDING CC ACCT TYPE: ACT PYMT: \$10 SCH PYMT: CHARGE OFF ACCT STATUS: Closed BALLOON AMT: \$0 AMT: 30 DAY DEL: 60 DAY DEL: 90 DAY DEL: PYMT HST: ACCOUNT CLOSED AT CONSUMER'S REQUEST

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	A CONTRACT OF THE PROPERTY OF
09/Oct/2024 01:52:17 PM	Search In Progress.	
09/Oct/2024 01:52:18 PM	Record Judged,	

CLEVELAND OH 440 9 5 1 SEP 2024 PM 6 L - 1000

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