

12/2020

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

CANDIDATE PROFILE
Please Type or Print

Name: JOSEPH S ROSKY JR
(As it will appear on the ballot)

Street Address: 466 BROOKFIELD AV

City: BOARDMAN State: OH Zip: 44512

Home Phone: 330 758 6065 Cell Phone: 330 716 1774

Email Address: JROSKY73@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.

I AM A RETIRED FIREFIGHTER AND CURRENT ASECU BOARD MEMBER. I HOPE TO CONTINUE SERVING ON THE BOARD FOR ANOTHER TERM, THANK YOU

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.

J S Rosky Jr
Signature of Candidate

9/20/24
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 needed to answer any question below.

Name: JOSEPH S. ROSKY JR

Education: BSBA YSU ^{UNIV} FIRE SCIENCE ASSOCIATE DEGREE ^{AKRON}

Employer (or former employer if retired): BOARDMAN TOWNSHIP FIRE DEPT

Job Title: FIREFIGHTER/ASST CHIEF Number of years employed: 25 1/2

1. Describe any of your financial related experiences.

CURRENT ASECU BOARD MEMBER (4 YRS). 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 CHARLES CHURCH USHER + SENIOR ALTAR SERVER. CURRENT ASECU BOARD SECRETARY

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

ASECU BOARD STRATEGIC PLANNING

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

I WOULD LIKE TO CONTINUE MY SERVICE
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

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)

First Advantage Customers

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 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
CR

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

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

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

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

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

First Advantage Background Report Summary

Consumer's Name JOSEPH S ROSKY JR

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

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	
Felony Including Misdemeanor Or Other	Complete	No	
Felony Including Misdemeanor Or Other YOUNGSTOWN, 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

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.

First Advantage National Criminal File Plus YOUNGSTOWN, MAHONING, OH

Status: Complete

Date Completed: 09/Oct/2024

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	OH
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.

Felony Including Misdemeanor Or Other YOUNGSTOWN, MAHONING, OH

Status: Complete

Date Completed: 09/Oct/2024

Record Source	MAHONING COUNTY COMMON PLEAS COURT
Search Results	No Record Found
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS
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	OH
Address Zip	44512
Location	120 MARKET ST YOUNGSTOWN MAHONING COUNTY
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

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 03:37:03 PM	Record Judged.

First Advantage Global Sanction Search

Status: Complete

Date Completed: 09/Oct/2024

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.

Credit Report Status: Complete
Date Completed: 09/Oct/2024

CONSUMER CREDIT INFORMATION IN THIS REPORT OBTAINED FROM : EQUIFAX

IDENTIFICATION INFORMATION

File Date	2024-10-09	File Since	1985-08-10	File Activity Date	2024-10-09
Applicant Provided SSN	XXX-XX-4744	SSN Match	YES		
Inquiry SSN Issued Date	1969-00	Inquiry SSN Issued State	OH		

SUBJECT NAME
 JOSEPH S ROSKY JR

	First Reported	Last Reported
CURRENT ADDRESS		
466 BROOKFIELD AVE, BOARDMAN, OH. 44512	1990-04	2024-10-09
FORMER ADDRESS (ES)		
5008 GLENWOOD AVE, YOUNGSTOWN, OH. 44512	1993-06	2010-04-02
60 WASHINGTON BLVD APT 1, BOARDMAN, OH. 44512	1988-02	2010-04-02

IDENTITY SCAN WARNING

Identity Scan did not detect any alerts

REPORT SUMMARY

PUBLIC RECORDS:	0	COLLECTIONS:	0	ACCTS:	16	HIGH CREDIT RANGE:	\$78 - \$74616
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MOP RATES:

Too new to rate; Approved but not used	0	Pays account as agreed	16
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:	HUNTINGTON NATIONAL	MEMBER NUM:	372BB03043	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2024-10-08	DATE OPENED:	2016-10-20	DATE CLOSED:	
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2020-07
HIGH CREDIT:	\$360	CREDIT LIMIT:	\$12500	BALANCE AMT:	\$0
PAST DUE AMT:	\$0	LAST PYMT:	2020-07	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:	EEEEEEEEEEEE /EEEEEEEEEEEE				

CREDITOR NAME:	SYNCB/SAMS CLUB	MEMBER NUM:	404DV00193	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2024-10-04	DATE OPENED:	1997-05-14	DATE CLOSED:	
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2024-04
HIGH CREDIT:	\$801	CREDIT LIMIT:	\$3500	BALANCE AMT:	\$0
PAST DUE AMT:	\$0	LAST PYMT:	2024-04	MAJ DEL:	
ACCT TYPE:		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:	EEEE111E11EE /1111111E111				

CREDITOR NAME:	HUNTINGTON NATIONAL	MEMBER NUM:	372BB03043	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2024-10-06	DATE OPENED:	2013-09-05	DATE CLOSED:	
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2024-10
HIGH CREDIT:	\$7242	CREDIT LIMIT:	\$10000	BALANCE AMT:	\$227
PAST DUE AMT:	\$0	LAST PYMT:	2024-09	MAJ DEL:	
ACCT TYPE:	CREDIT CARD	ACT PYMT:	\$494	SCH PYMT:	\$10
ACCT STATUS:		CHARGE OFF AMT:	\$0	BALLOON AMT:	\$0
30 DAY DEL:		60 DAY DEL:		90 DAY DEL:	
PYMT HST:	111111111111 /111111111111				

CREDITOR NAME:	THD/CBNA	MEMBER NUM:	485FP00552	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2024-09-21	DATE OPENED:	2017-09-04	DATE CLOSED:	
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2024-01
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			

ACCT STATUS: AMT: \$0 BALLOON AMT: \$0
 30 DAY DEL: 60 DAY DEL: 90 DAY DEL:
 PYMT HST: EEEEEEE11E11 /EEEEEEEEEE

CREDITOR HUNTINGTON MORTGATE MEMBER NUM: 906FM07010 PORTFOLIO Line of Credit
 NAME: DATE RPTD: 2024-09-19 DATE OPENED: 2016-09-27 TYPE: DATE CLOSED:
 ECOA: Individual Account RATE / Pays account as STATUS: agreed DFD/DLA: 2022-08
 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: \$0 SCH PYMT: \$0
 ACCT STATUS: CHARGE OFF \$0 BALLOON AMT: \$0
 30 DAY DEL: 60 DAY DEL: 90 DAY DEL:
 PYMT HST: EEEEEEEEEEE /EEEEEEEEEE
 VARIABLE/ADJUSTABLE RATE

CREDITOR CITICARDS CBNA MEMBER NUM: 906BB00040 PORTFOLIO Revolving
 NAME: DATE RPTD: 2024-09-12 DATE OPENED: 1984-12-01 TYPE: DATE CLOSED:
 ECOA: Individual Account RATE / Pays account as STATUS: agreed DFD/DLA: 2024-08
 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: \$0 SCH PYMT: \$25
 ACCT STATUS: CHARGE OFF \$0 BALLOON AMT: \$0
 30 DAY DEL: 60 DAY DEL: 90 DAY DEL:
 PYMT HST: 11111111111 /11111111111

CREDITOR KOHLS/CAPITAL ONE MEMBER NUM: 668DC04698 PORTFOLIO Revolving
 NAME: DATE RPTD: 2021-05-11 DATE OPENED: 2014-10-13 TYPE: DATE CLOSED: 2021-04
 ECOA: Individual Account RATE / Pays account as STATUS: agreed DFD/DLA: 2019-04
 HIGH CREDIT: \$164 CREDIT LIMIT: \$1500 BALANCE AMT: \$0
 PAST DUE AMT: \$0 LAST PYMT: 2019-04 MAJ DEL:
 ACCT TYPE: ACT PYMT: \$0 SCH PYMT: \$0
 ACCT STATUS: Paid and Closed CHARGE OFF \$0 BALLOON AMT: \$0
 30 DAY DEL: 60 DAY DEL: 90 DAY DEL:
 PYMT HST: EEEEEEEEEEE /EEEEEEEEEE1
 ACCOUNT CLOSED DUE TO INACTIVITY

CREDITOR SYNCB/HH GREGG MEMBER NUM: 404FF02672 PORTFOLIO Revolving
 NAME: DATE RPTD: 2020-01-13 DATE OPENED: 2014-08-14 TYPE: DATE CLOSED: 2019-03
 ECOA: Individual Account RATE / Pays account as STATUS: agreed DFD/DLA: 2015-07
 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: \$0
 ACCT STATUS: Paid and Closed CHARGE OFF \$0 BALLOON AMT: \$0
 30 DAY DEL: 60 DAY DEL: 90 DAY DEL:
 EEEEEEE***

PYMT HST: /*****

CREDITOR NAME:	THD/CBNA	MEMBER NUM:	485FP00552	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2019-12-14	DATE OPENED:	1997-10-30	DATE CLOSED:	2017-09
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2017-09
HIGH CREDIT:	\$487	CREDIT LIMIT:	\$5001	BALANCE AMT:	\$0
PAST DUE AMT:	\$0	LAST PYMT:	2017-09	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:	EEEEEEEE****				
	/*****				

ACCOUNT CLOSED AT CONSUMER'S REQUEST

CREDITOR NAME:	SHELL/CBNA	MEMBER NUM:	6050C50482	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2018-10-13	DATE OPENED:	1999-07-27	DATE CLOSED:	2017-03
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2015-02
HIGH CREDIT:	\$324	CREDIT LIMIT:	\$500	BALANCE AMT:	\$0
PAST DUE AMT:	\$0	LAST PYMT:	2015-02	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:					

ACCOUNT CLOSED BY CREDIT GRANTOR

CREDITOR NAME:	COMENITYCAPITAL/HABA	MEMBER NUM:	146CZ01355	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2018-05-05	DATE OPENED:	2014-04-30	DATE CLOSED:	2018-05
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2014-05
HIGH CREDIT:	\$78	CREDIT LIMIT:	\$1000	BALANCE AMT:	\$0
PAST DUE AMT:	\$0	LAST PYMT:	2014-05	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:					

ACCOUNT CLOSED BY CREDIT GRANTOR

CREDITOR NAME:	DISCOVER BANK	MEMBER NUM:	155BB03747	PORTFOLIO TYPE:	Revolving
DATE RPTD:	2017-02-17	DATE OPENED:	1986-03-25	DATE CLOSED:	2017-01
ECOA:	Individual Account	RATE / STATUS:	Pays account as agreed	DFD/DLA:	2011-04
HIGH CREDIT:	\$427	CREDIT LIMIT:	\$12000	BALANCE AMT:	\$0
PAST DUE AMT:	\$0	LAST PYMT:	2011-04	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:	BEST BUY/CBNA	MEMBER NUM:	362HT00104	PORTFOLIO TYPE:	Revolving
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DATE RPTD: 2016-10-28 DATE OPENED: 2011-06-18 DATE CLOSED: 2014-03
 ECOA: Individual Account RATE / Pays account as
 STATUS: agreed DFD/DLA: 2011-07
 HIGH CREDIT: \$178 CREDIT LIMIT: \$4600 BALANCE AMT: \$0
 PAST DUE AMT: \$0 LAST PYMT: 2011-07 MAJ DEL:
 ACCT TYPE: ACT PYMT: \$0 SCH PYMT: \$0
 ACCT STATUS: Paid and Closed CHARGE OFF BALLOON AMT: \$0
 AMT: \$0
 30 DAY DEL: 60 DAY DEL: 90 DAY DEL:
 PYMT HST:

CREDITOR HUNTINGTON MORTGATE MEMBER NUM: 906FM07010 PORTFOLIO
 NAME: TYPE: Line of Credit
 DATE RPTD: 2016-10-04 DATE OPENED: 2015-02-11 DATE CLOSED: 2016-10
 ECOA: Individual Account RATE / Pays account as
 STATUS: agreed DFD/DLA: 2016-09
 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: \$0
 ACCT STATUS: Paid and Closed CHARGE OFF BALLOON AMT: \$0
 AMT: \$0
 30 DAY DEL: 60 DAY DEL: 90 DAY DEL:
 PYMT HST:

CREDITOR HUNTINGTON MORTGATE MEMBER NUM: 906FM07010 PORTFOLIO
 NAME: TYPE: Line of Credit
 DATE RPTD: 2015-02-19 DATE OPENED: 2005-11-04 DATE CLOSED: 2015-02
 ECOA: Individual Account RATE / Pays account as
 STATUS: agreed DFD/DLA: 2015-02
 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: \$0
 ACCT STATUS: Paid and Closed CHARGE OFF BALLOON AMT: \$0
 AMT: \$0
 30 DAY DEL: 60 DAY DEL: 90 DAY DEL:
 PYMT HST:

CREDITOR BANK OF AMERICA MEMBER NUM: 416BB01228 PORTFOLIO
 NAME: TYPE: Revolving
 DATE RPTD: 2015-02-10 DATE OPENED: 2010-03-05 DATE CLOSED: 2014-11
 ECOA: Individual Account RATE / Pays account as
 STATUS: agreed DFD/DLA: 2014-04
 HIGH CREDIT: \$2110 CREDIT LIMIT: \$7200 BALANCE AMT: \$0
 PAST DUE AMT: \$0 LAST PYMT: 2014-04 MAJ DEL:
 ACCT TYPE: FLEX SPENDING CC ACT PYMT: \$10 SCH PYMT: \$0
 ACCT STATUS: Closed CHARGE OFF BALLOON AMT: \$0
 AMT: \$0
 30 DAY DEL: 60 DAY DEL: 90 DAY DEL:
 PYMT HST:
 ACCOUNT CLOSED AT CONSUMER'S REQUEST

MESSAGES

ADDRESS DISCREPANCY- NO SUBSTANTIAL DIFFERENCE OCCURRED

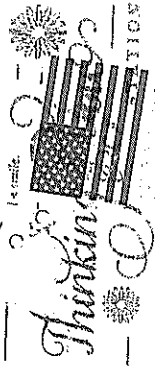
CONSUMER STATEMENT

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
09/Oct/2024 01:52:17 PM	Search In Progress.
09/Oct/2024 01:52:18 PM	Record Judged.



CLEVELAND OH 440

21 SEP 2024 PM 6 L

ASECU
ATTN: NOMINATING COMMITTEE
PO Box 4755
Y. OH 410