

Experian

Consumer Credit Report (sample format)

Report number: 0000-SAMPLE-0001
Report date: September 26, 2026
Prepared for: Alex Sample

Personal Information

NAME	DATE OF BIRTH
Alex Sample	01/1990
CURRENT ADDRESS	PREVIOUS ADDRESS
123 Example Street, Apt 4B	456 Placeholder Ave
Springfield, ST 00000	Springfield, ST 00000
SOCIAL SECURITY NUMBER	EMPLOYER
XXX-XX-0000	Sample Co. (fictional)

Credit Score

702

FICO® Score 8 (illustrative) — range 300 to 850

Rating: Good

Key factors: high revolving utilization (41%); one collection account reported; short average age of accounts.

Summary

TOTAL ACCOUNTS	OPEN ACCOUNTS	CLOSED ACCOUNTS	COLLECTIONS
6	4	1	1
REVOLVING BALANCE	REVOLVING LIMIT	UTILIZATION	LATE PAYMENTS (24 MO)
\$3,485	\$8,500	41%	1

Total balances on all open accounts: \$30,235. Monthly payments on open accounts: \$716.

Accounts (Tradelines)

CREDITOR	ACCOUNT NO.	TYPE	OPENED	STATUS	BALANCE	LIMIT / ORIGINAL	PAYMENT STATUS
Sample Bank Visa	XXXX-1234	Credit card (revolving)	03/2019	Open	\$2,150	\$5,000	Current, paid as agreed
Placeholder Rewards Mastercard	XXXX-5678	Credit card (revolving)	08/2021	Open	\$1,335	\$3,500	Current, paid as agreed
Fictional Auto Finance	XXXX-9012	Auto loan (installment)	06/2022	Open	\$11,250	\$18,000	Current, paid as agreed
Sample Student Loan Servicing	XXXX-3456	Student loan (installment)	09/2015	Open	\$15,500	\$24,000	Current, paid as agreed

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Accounts (Tradelines), continued

CREDITOR	ACCOUNT NO.	TYPE	OPENED	STATUS	BALANCE	LIMIT / ORIGINAL	PAYMENT STATUS
Example Store Card	XXXX-7890	Credit card (revolving)	11/2017	Closed 02/2024 (closed by consumer)	\$0	\$1,200	Paid, never late
Sample Recovery Services Original creditor: Fictional Wireless Co.	XXXX-2468	Collection	10/2023	Open, unpaid	\$180	\$180	Collection. Date of first delinquency: 04/2023

Payment History Notes

- Placeholder Rewards Mastercard (XXXX-5678): one 30-day late payment reported 01/2025; current since 02/2025.
- All other open accounts: no late payments in the last 24 months.

Inquiries

DATE	COMPANY	TYPE
05/2026	Fictional Auto Finance	Hard inquiry (auto loan refinance quote)
02/2026	Sample Bank	Hard inquiry (credit card application)
07/2026	Example Insurance Co.	Soft inquiry (not shown to lenders)

Public Records

None. No bankruptcies, liens or judgments are reported.

Consumer Statements

None.