

Credit Summary condenses key elements from a consumer's credit file into succinct areas of information.

This service counts the different categories of information within the credit file, such as the number of mortgage tradelines or the number of past due accounts. It also presents a concise summary of a consumer's financial picture with a breakdown provided by type of account. This report summarizes information by total file history or only the most recent 12 months' data.

Input Requirements

Dependent on core products accessed.

Delivery Options

Credit Summary is available as an add-on service to the following TransUnion products:

- TransUnion Credit Report
- Employment Credit Report
- Online Prescreen
- Model Report

It is also available via remote terminal and CPU formats, and through Online Batch and TransUnion DeskTop. However, not every product that offers Credit Summary is available through each of these delivery methods.

Print Image

C R E D I T S U M M A R Y * * * T O T A L F I L E H I S T O R Y									
PR=1	COL=2	NEG=1	HSTNEG=1-3	TRD=7	RVL=3	INST=2	MTG=1	OPN=1	INQ=10
	HIGH CRED	CRED LIM	BALANCE	PAST DUE	MNTHLY PAY	AVAILABLE			
REVOLVING:	\$2800	\$3000	\$157	\$0	\$27	95%			
INSTALLMENT:	\$2400	\$	\$1800	\$100	\$100				
MORTGAGE:	\$91.9K	\$	\$80.0K	\$0	\$800				
OPEN:	\$220	\$	\$0	\$0	\$	100%			
CLOSED W/BAL:			\$100	\$100	\$100				
TOTALS:	\$97.3K	\$3000	\$82.0K	\$200	\$1027				