

Welcome back, Andy

31 January 2014 |

ANDY CLIENT |

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Your Reference Number: 67435422

## An overview of your credit status

0 alert(s) | [Go to My Credit Report Alerts](#)

### Your current Experian Credit Score

31 January 2014



[Find out more](#) • [View deals based on your Experian Credit Score](#)

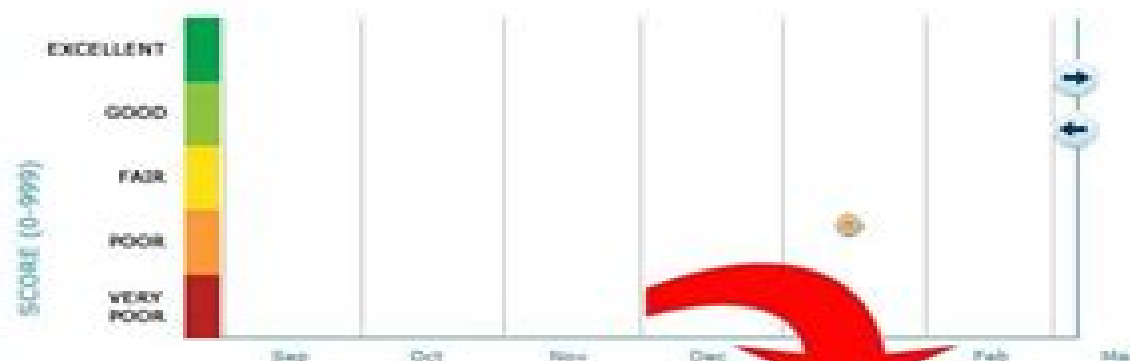
#### What does your Experian credit score mean?

Most lenders would view this score as high risk and would expect a high proportion of people in this category to have serious problems with repaying credit.

- [What is a credit score?](#)
- [How do lenders use credit scores?](#)

### Your Experian Credit Score history

The graph below shows your Experian Credit Score over time. Select a month to show more details.



[View all your previous credit reports](#)

[View your full credit report](#)

### Credit Management

?

#### Credit Summary

**Your current score is: 685**

#### Factors affecting your score:

 **2 Positive factors**

- The age of your accounts indicates lenders

### Financial Deals

?

- ✓ Financial products matched to your Experian Score and Report
- ✓ Improve your chance of acceptance
- ✓ Leaves No Credit History
- ✓ Save Time and Money



### Identity Fraud

?

#### Check your credit report

- If you notice anything suspicious, our [Victims of Fraud team](#) are here to help

0 new credit report alerts

#### Web Monitoring

- We are already monitoring the

# Experian Colorado Credit Report

**Jiyuan Zhang**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name Jiyuan Zhang.

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