

## Payment history

HIGH IMPACT

100%

Percentage of payments you've made on time

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## Credit card use

HIGH IMPACT

0%

How much credit you're using compared to your total limits

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## Derogatory marks

HIGH IMPACT

0

Collections, tax liens, bankruptcies or civil judgments on your report

## Credit age

MEDIUM IMPACT

12 yrs, 2 mos

Average age of your open accounts

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# Credit Karma Timezone

**M Walker**



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