

 **Jane Doe**
123 Main St, New York, NY

LoanID: **12345**

Requestor: **Argyle Systems**
Report ID: **cbtdzjvzbw5k-voi**
Created Date: **08/JUL/26**
Date Range: **08/JUL/24 - 08/JUL/26**

Income stream summary

Income Stream (Status • Confidence)	Account	History (Past 12 Mo.)*	ANNUAL Income (Estimated)		MONTHLY Income (Estimated)
			Past 12 Months* (Net / Gross)	Projected 12 Months** (Net / Gross)	Past 12 Months Avg.* (Net / Gross)
rocket surgery ● Active HIGH	Checking 1111	12 Months	\$49,419.21 / \$73,071.00	\$45,030.81 / \$66,349.00	\$4,118.27 / \$6,089.25
mad science research ● Active HIGH	Checking 1111	12 Months	\$25,923.72 / \$36,234.00	\$28,253.36 / \$39,490.00	\$2,160.31 / \$3,019.50
jaberwocky credit n.a ● Active LOW	Checking 1111	8 Months	\$10,526.31 / \$12,935.00	\$0.00 / \$0.00	\$1,315.79 / \$1,616.88
unrecognized entity ● Inactive HIGH	Checking 1111	12 Months	\$3,207.54 / \$3,941.00	\$0.00 / \$0.00	\$267.30 / \$328.42
internal revenue service ● Inactive HIGH	Checking 1111	1 Months	\$3,858.00 / \$3,858.00	\$0.00 / \$0.00	\$3,858.00 / \$3,858.00
cash & atm ● Inactive MODERATE	Checking 1111	12 Months	\$2,223.67 / \$2,732.00	\$0.00 / \$0.00	\$185.31 / \$227.67
unrecognized entity ● Inactive LOW	Checking 1111	12 Months	\$301.02 / \$370.00	\$0.00 / \$0.00	\$25.08 / \$30.83

Combined income stream summary

Income Stream Confidence:

This section combines the income streams listed above based on confidence score, creating easy-to-use summary values for decision making

ANNUAL Income (Estimated)

MONTHLY Income (Estimated)

Past 12 Months*
(Net / Gross)

Projected 12 Months**
(Net / Gross)

Past 12 Months Avg.*
(Net / Gross)

Income Stream Confidence: This section combines the income streams listed above based on confidence score, creating easy-to-use summary values for decision making	ANNUAL Income (Estimated)		MONTHLY Income (Estimated)
	Past 12 Months* (Net / Gross)	Projected 12 Months** (Net / Gross)	Past 12 Months Avg.* (Net / Gross)
HIGH	\$82,408.47 / \$117,104.00	\$73,284.17 / \$105,839.00	\$6,867.37 / \$9,758.67
HIGH + MODERATE	\$84,632.14 / \$119,836.00	\$73,284.17 / \$105,839.00	\$7,052.68 / \$9,986.33
HIGH + MODERATE + LOW	\$95,459.47 / \$133,141.00	\$73,284.17 / \$105,839.00	\$7,954.96 / \$11,095.08

SUMMARY BY ACCOUNT

TRANSACTION DATA BY ACCOUNT

Note: Available transaction history may be limited due to the account opening date, or the amount of history the institution provides.

INCOME STREAMS

Rocket Surgery

Account Stream History: 25 Months

Account Owner: Patrick & Lorraine Purchaser
Financial Institution: FinBank Profiles - B Checking
Account : 1111
Category : Paycheck

Total past 12 months (Net): \$49,419.21
Average Monthly Income (Net): \$4,118.27
Cadence: 15 Days

Confidence: HIGH
Status: Active

A scatter plot illustrating the monthly net income stream history over a 25-month period. The x-axis represents time from June 2024 to July 2026, with labels every two months (e.g., 6/24, 8/24, 10/24, 12/24, 2/25, 4/25, 6/25, 8/25, 10/25, 12/25, 2/26, 4/26, 6/26). The y-axis represents net income in dollars, ranging from \$0 to \$10,000, with major gridlines at \$0, \$5,000, and \$10,000. Data points are green dots representing monthly net income. Most points are clustered between \$1,000 and \$2,000. There is one notable outlier in late August 2024 where the income spikes to approximately \$7,000.

Date (Approx.)	Monthly Net Income (\$)
7/24	~1,500
8/24	~1,500
9/24	~1,500
10/24	~1,500
11/24	~1,500
12/24	~1,500
1/25	~2,000
2/25	~1,500
3/25	~1,500
4/25	~1,500
5/25	~1,500
6/25	~1,500
7/25	~2,000
8/25	~1,500
9/25	~1,500
10/25	~7,000
11/25	~1,500
12/25	~1,500
1/26	~1,500
2/26	~1,500
3/26	~1,500
4/26	~1,500
5/26	~1,500
6/26	~1,500
7/26	~2,000
8/26	~1,500

Date	Category	Description/Memo	Amount
01/JUL/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,786.74
15/JUN/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$2,325.83
01/JUN/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,786.73
15/MAY/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,816.73
01/MAY/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,786.74
15/APR/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,771.72
01/APR/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,786.73
15/MAR/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,998.68
01/MAR/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,993.69
15/FEB/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$2,018.76
01/FEB/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$2,013.68
15/JAN/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,998.68
01/JAN/26	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$2,013.68
15/DEC/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,998.68
01/DEC/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$2,013.69
15/NOV/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,998.68
01/NOV/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$2,058.68
15/OCT/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,998.68
01/OCT/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$2,013.69
15/SEP/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,693.28
01/SEP/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$7,201.00

Date	Category	Description/Memo	Amount
15/AUG/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,719.14
01/AUG/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,625.30
15/JUL/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,742.14
01/JUL/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,757.22
15/JUN/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$2,296.31
01/JUN/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,757.22
15/MAY/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,742.21
01/MAY/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,802.22
15/APR/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,742.21
01/APR/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,757.22
15/MAR/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,742.22
01/MAR/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,707.22
15/FEB/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,757.21
01/FEB/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,757.22
15/JAN/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,742.21
01/JAN/25	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,757.22
15/DEC/24	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,757.22
01/DEC/24	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$2,296.31
15/NOV/24	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,757.22
01/NOV/24	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,742.21
15/OCT/24	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,802.22
01/OCT/24	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,742.21

Date	Category	Description/Memo	Amount
15/SEP/24	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,757.22
01/SEP/24	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,757.21
15/AUG/24	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,742.22
01/AUG/24	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,707.22
15/JUL/24	Paycheck	ROCKET SURGERY PAYROLL PPD ID: 1234567892	\$1,757.21

Mad Science Research

Account Stream History: 19 Months

Account Owner: Patrick & Lorraine Purchaser

Financial Institution: FinBank Profiles - B Checking

Account : 1111

Category : Paycheck

Total past 12 months (Net): \$25,923.72

Average Monthly Income (Net): \$2,160.31

Cadence: 21 Days

Confidence: HIGH

Status: Active

Mad Science Research - FinBank Profiles - B Checking (1111)			Date range: 08/JUL/24 - 08/JUL/26
Date	Category	Description/Memo	Amount
27/JUN/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,210.19
13/JUN/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,371.22
30/MAY/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$768.42
16/MAY/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$619.49
02/MAY/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$619.50
18/APR/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$619.50
04/APR/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$609.86
21/MAR/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,180.45

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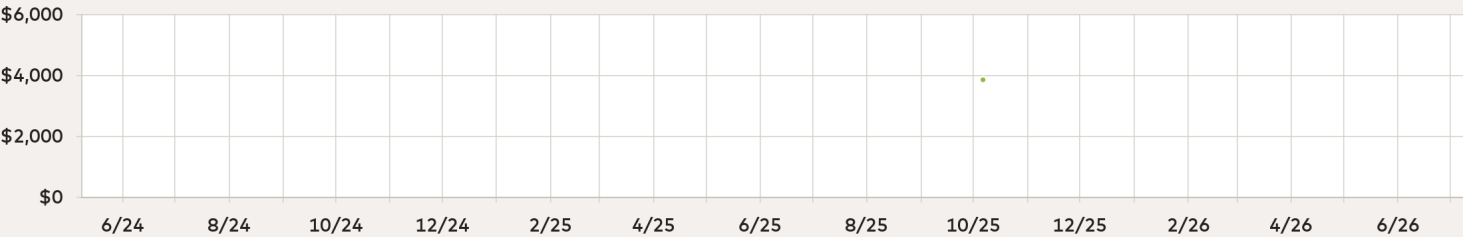
Date	Category	Description/Memo	Amount
07/MAR/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,121.87
24/FEB/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,178.76
10/FEB/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$743.24
26/JAN/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,180.49
12/JAN/26	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,119.53
29/DEC/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,164.63
15/DEC/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,805.34
01/DEC/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,174.59
17/NOV/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$963.59
03/NOV/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,193.73
20/OCT/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,328.12
06/OCT/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,189.51
20/SEP/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,178.68
06/SEP/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,183.78
23/AUG/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,183.65
09/AUG/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$1,215.58
26/JUL/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$860.76
11/JUL/25	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$461.41
26/DEC/24	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$860.76
12/DEC/24	Paycheck	Mad Science Research PR PAYMENT PPD ID: 1234567899	\$461.41

Account Owner: **Patrick & Lorraine Purchaser**
Financial Institution: **FinBank Profiles - B Checking**
Account : **1111**
Category : **Federal Tax**

Total past 12 months (Net): **\$3,858.00**
Average Monthly Income (Net): **\$3,858.00**
Cadence: **Insufficient Data**

Confidence: **HIGH**

Status: **Inactive**



Internal Revenue Service - FinBank Profiles - B Checking (1111)

Date range: 08/JUL/24 - 08/JUL/26

Date	Category	Description/Memo	Amount
06/OCT/25	Federal Tax	IRS TREAS 310 TAX REF PPD ID: 1234567897	\$3,858.00

Unrecognized Entity

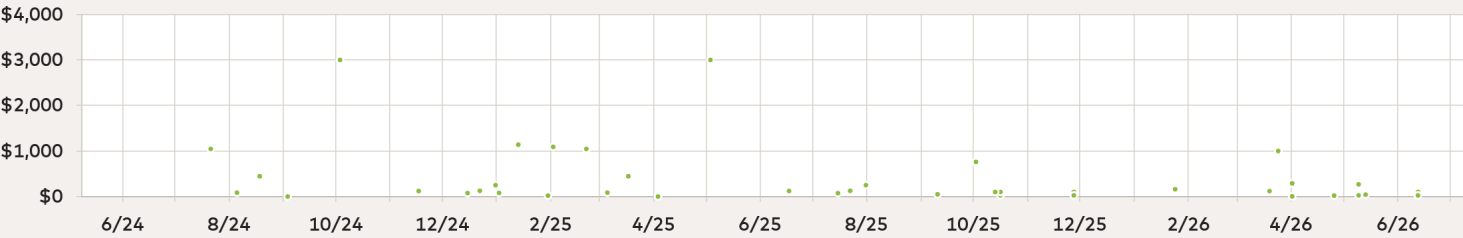
Account Stream History: 24 Months

Account Owner: **Patrick & Lorraine Purchaser**
Financial Institution: **FinBank Profiles - B Checking**
Account : **1111**
Category : **Deposit**

Total past 12 months (Net): **\$3,207.54**
Average Monthly Income (Net): **\$267.30**
Cadence: **18 Days**

Confidence: **HIGH**

Status: **Inactive**



Unrecognized Entity - FinBank Profiles - B Checking (1111)

Date range: 08/JUL/24 - 08/JUL/26

Date	Category	Description/Memo	Amount
12/JUN/26	Deposit	REMOTE ONLINE DEPOSIT # 1	\$100.00
12/JUN/26	Deposit	REMOTE ONLINE DEPOSIT # 1	\$25.00
13/MAY/26	Deposit	REMOTE ONLINE DEPOSIT # 1	\$42.24
09/MAY/26	Deposit	REMOTE ONLINE DEPOSIT # 1	\$25.00
09/MAY/26	Deposit	REMOTE ONLINE DEPOSIT # 1	\$266.68

Date	Category	Description/Memo	Amount
25/APR/26	Deposit	REMOTE ONLINE DEPOSIT # 1	\$20.00
01/APR/26	Deposit	REMOTE ONLINE DEPOSIT # 1	\$3.28
01/APR/26	Deposit	REMOTE ONLINE DEPOSIT # 1	\$289.02
24/MAR/26	Deposit	REMOTE ONLINE DEPOSIT # 1	\$1,000.00
19/MAR/26	Deposit	REMOTE ONLINE DEPOSIT # 1	\$118.32
24/JAN/26	Deposit	REMOTE ONLINE DEPOSIT # 1	\$160.00
27/NOV/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$100.00
27/NOV/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$25.00
16/OCT/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$25.00
16/OCT/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$100.00
13/OCT/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$100.00
02/OCT/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$760.00
10/SEP/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$48.00
31/JUL/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$250.00
22/JUL/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$125.00
15/JUL/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$75.00
17/JUN/25	Deposit	DEPOSIT ID NUMBER 123456	\$120.82
03/MAY/25	Deposit	DEPOSIT ID NUMBER 123457	\$3,000.00
03/APR/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$0.22
17/MAR/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$444.60
05/MAR/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$84.60
21/FEB/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$1,045.09

Date	Category	Description/Memo	Amount
02/FEB/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$1,090.51
30/JAN/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$20.00
13/JAN/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$1,139.48
02/JAN/25	Deposit	REMOTE ONLINE DEPOSIT # 1	\$79.00
31/DEC/24	Deposit	REMOTE ONLINE DEPOSIT # 1	\$250.00
22/DEC/24	Deposit	REMOTE ONLINE DEPOSIT # 1	\$125.00
15/DEC/24	Deposit	REMOTE ONLINE DEPOSIT # 1	\$75.00
17/NOV/24	Deposit	DEPOSIT ID NUMBER 123456	\$120.82
03/OCT/24	Deposit	DEPOSIT ID NUMBER 123457	\$3,000.00
03/SEP/24	Deposit	REMOTE ONLINE DEPOSIT # 1	\$0.22
18/AUG/24	Deposit	REMOTE ONLINE DEPOSIT # 1	\$444.60
05/AUG/24	Deposit	REMOTE ONLINE DEPOSIT # 1	\$84.60
21/JUL/24	Deposit	REMOTE ONLINE DEPOSIT # 1	\$1,045.09

Cash & Atm

Account Stream History: 19 Months

Account Owner: Patrick & Lorraine Purchaser

Financial Institution: FinBank Profiles - B Checking

Account : 1111

Category : Cash & ATM

Total past 12 months (Net): \$2,223.67

Average Monthly Income (Net): \$185.31

Cadence: 268 Days

Confidence: MODERATE

Status: Inactive

Cash & Atm - FinBank Profiles - B Checking (1111)			Date range: 08/JUL/24 - 08/JUL/26
Date	Category	Description/Memo	Amount
07/MAR/26	Cash & ATM	ATM CHECK DEPOSIT mm/dd 333 S LS Some St Somewhere City State	\$2,223.67

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Date	Category	Description/Memo	Amount
17/APR/25	Cash & ATM	ATM CHECK DEPOSIT mm/dd 333 S LS OADWAY AVE OKLAHOMA CITY OK	\$2,358.17
17/SEP/24	Cash & ATM	ATM CHECK DEPOSIT mm/dd 333 S LS OADWAY AVE OKLAHOMA CITY OK	\$2,358.17

Jaberwocky Credit N.A

Account Stream History: 8 Months

Account Owner: Patrick & Lorraine Purchaser

Financial Institution: FinBank Profiles - B Checking

Account : 1111

Category : Deposit

Total past 12 months (Net): \$10,526.31

Average Monthly Income (Net): \$1,315.79

Cadence: 49 Days

Confidence: LOW

Status: Active

Date	Amount
12/25	\$2,000
2/26	\$500
5/26	\$2,000
6/26	\$4,000

Jaberwocky Credit N.A - FinBank Profiles - B Checking (1111)

Date range: 08/JUL/24 - 08/JUL/26

Date	Category	Description/Memo	Amount
05/JUN/26	Deposit	JABERWOCKY CREDIT N.A. JABERWOCKY PPD ID: 1234567893	\$4,000.00
14/MAY/26	Deposit	JABERWOCKY CREDIT N.A. JABERWOCKY PPD ID: 1234567893	\$2,000.00
14/MAY/26	Deposit	JABERWOCKY CREDIT N.A. JABERWOCKY PPD ID: 1234567893	\$2,316.00
24/FEB/26	Deposit	JABERWOCKY CREDIT N.A. JABERWOCKY PPD ID: 1234567893	\$210.31
22/NOV/25	Deposit	JABERWOCKY CREDIT N.A. JABERWOCKY PPD ID: 1234567893	\$2,000.00

Unrecognized Entity

Account Stream History: 17 Months

Account Owner: Patrick & Lorraine Purchaser

Financial Institution: FinBank Profiles - B Checking

Account : 1111

Category : Income

Total past 12 months (Net): \$301.02

Average Monthly Income (Net): \$25.08

Cadence: 243 Days

Confidence: LOW

Status: Inactive

Date	Amount
2/25	\$120
10/25	\$150
6/26	\$140

Date	Category	Description/Memo	Amount
04/JUN/26	Income	Cash Redemption	\$147.26
19/OCT/25	Income	Cash Redemption	\$153.76
03/FEB/25	Income	Cash Redemption	\$119.17

Overview

Finicity, a Mastercard company, has several reports that help verify income and employment by looking at transaction data collected from a consumer's bank account(s). The consumer grants permission to the account(s) that can be used to help in this verification. Income and employment verification are commonly used in cases such as: applying for a mortgage, applying for other credit products such as a credit card, personal loan, or auto loan, and applying for an apartment.

How Deposit Income Works

The lender will make a request to create a deposit income report. Finicity accesses the accounts the consumer permissioned to retrieve the transaction data. All deposits in the accounts are evaluated to determine if they represent the consumer's income. Most deposits will be grouped together into "streams". Internal modeling confirms whether these streams are income or not income. The result of this process is the Confidence Score. The Confidence Score will be discussed more below, but it helps lenders know what deposits are most likely to be income deposits. Combined with other income stream information, lenders will decide if they have enough information to verify income and/or employment.

Deposit Income Report Details

Reports typically includes up to 24 months of transaction data, but this amount may be less if, for example, the permissioned accounts haven't been open for 24 months or longer, if the financial institution where the accounts are located returns less data, or if the lender requested less than 24 months of data. **The core element of the report is the Income Stream.**

- **Income Stream:** an income stream is made up of one or more deposits. Deposits are generally grouped by the name we identified in the transaction description such as the name of an employer or payroll provider. Each income stream includes a confidence score, cadence, status, length, gross income estimate, projected income for the next twelve months, and certain summary information. Transactions that are part of an Income Stream are grouped together for ease of review.
- **Confidence Score:** the Confidence Score is based on the vote of four computer models. These models analyze several aspects of the deposits, such as the number of deposits, length of deposit history, their consistency, and the dollar amount. Confidence Scores can range from 0-100:
 - **0-25:** These scores indicate either zero or only one of the models voted that the stream represents income. A stream with this score would be assigned **LOW** confidence and would not consider it income.
 - **50:** This score indicates two of the models voted that the stream represents income. A stream with this score would be assigned **MODERATE** confidence and would consider it income.
 - **75-100:** These scores indicate either three or four of the models voted that the stream represents income. A stream with this score would be assigned **HIGH** confidence and would consider it income.
- **Cadence:** indicates the number of days between deposits.
- **Status:** indicates if the income stream is still receiving deposits. Values can be "active" or "inactive".
- **Length:** indicates the length of the income stream in months.
- **Gross Income Estimate:** we assume that the deposits into your account represent after-tax income, also referred to as net income. Based on the amount of the net income, we apply a multiple to get to an estimate of what the gross income, or pre-tax income may be. This is only an estimate.
- **Projected Income:** primarily by looking at "active" income streams, an estimated future (projected) income is provided for the next 12 months. This is only an estimate and assumes that current active income will continue.
- **Summary Information:** an income total for the stream for the last 12 months will be provided. A monthly average is also provided.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA.

For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

All consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT
1 (a) Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552

TYPE OF BUSINESS:	CONTACT
1 (b) Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2 (a) To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks.	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
2 (b) State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.	Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
2 (c) Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
2 (d) Federal Credit Unions	National Credit Union Administratio n Office of Consumer Financial Protection Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3 Air Carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4 Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5 Creditors subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6 Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7 Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8 Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9 Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

