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CreditScoreSM Report

as of: 08/14/24 14:18 ET

Pointclickswitch.Com

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Baltimore, MD 21202-4374
United States

Phone: 512-284-8649

Website: pointclickswitch.com

Experian BIN: 983869769

Agent: Resagent, inc.

Agent Address: Suite 1900
Baltimore, MD

Also is (or has been) operating as:

Pointclickswitch.Com
Maryland Energy Advisors LLC
Pointclickswitch.Com
Pointclickswitch Com

Family Linkage:

Ultimate Parent Pointclickswitch.Com
509 S Exeter St Ste 320
Baltimore, MD

Branches / Alternative Locations

Pointclickswitch.Com
11811 Hunters Run Dr
Cockeysville, MD United States

Pointclickswitch.Com
509 S Exeter St Ste 505
Baltimore, MD United States

Key Personnel:

Chief Executive Officer: Phil Croskey
Officer: Jason Schwartzberg
Officer: Paul Clary

SIC Code:

7319-Advertising Services, Nec
7389-Business Services, Nec
8742-Management Consulting Services

NAICS Code:

541890-Other Services Related To Advertising
541350-Building Inspection Services
541613-Marketing Consulting Services

Business Type:

Corporation

Experian File Established:

May 2010

Experian Years on File:

14 Years

Years in Business:

15 Years

Total Employees:

4

Sales:

Filing Data Provided by:

Date of Incorporation:

Maryland

04/06/2010

Experian Business Credit Score

Business Credit Score



Low-Medium Risk

The objective of the Experian Business Credit Score is to predict payment behavior. High Risk means that there is a significant probability of delinquent payment. Low Risk means that there is a good probability of on-time payment.

Key Score Factors:

- Number of commercial accounts with net 1-30 days term.
- Nbr of active commercial accts within the last 12 mos.
- Number of recently active commercial accounts.
- Number of commercial accounts with high utilization.

Business Credit Scores range from a low of 1 to high of 100 with this company receiving a score of 67. Higher scores indicate lower risk. This score predicts the likelihood of serious credit delinquencies within the next 12 months. This score uses tradeline and collections information, public filings as well as other variables to predict future risk.

Experian Financial Stability Risk Rating

Financial Stability Risk Rating



Low Risk

A Financial Stability Risk Rating of 1 indicates a 0.55% potential risk of severe financial distress within the next 12 months.

Key Rating Factors:

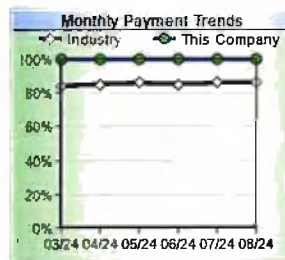
- Number of active commercial accounts.
- Risk associated with the company's industry sector.
- Risk associated with the business type.

Financial Stability Risk Ratings range from a low of 1 to high of 5 with this company receiving a rating of 1. Lower ratings indicate lower risk. Experian categorizes all businesses to fit within one of the five risk segments. This rating predicts the likelihood of payment default and/or bankruptcy within the next 12 months. This rating uses tradeline and collections information, public filings as well as other variables to predict future risk.

Credit Summary

Current Days Beyond Terms (DBT):	0
Predicted DBT for 10/09/2024:	1
Average Industry DBT:	7
Payment Trend Indicator:	Stable
Lowest 6 Month Balance:	[REDACTED]
Highest 6 Month Balance:	[REDACTED]
Current Total Account Balance:	[REDACTED]
Highest Credit Amount Extended:	[REDACTED]
Payment Tradelines (see charts):	8
Banking/Insurance/Leasing (see detail):	1
UCC Filings:	2
Businesses Scoring Worse:	66%
✓ Bankruptcies:	0
✓ Liens:	0
✓ Judgments Filed:	0
✓ Collections:	0

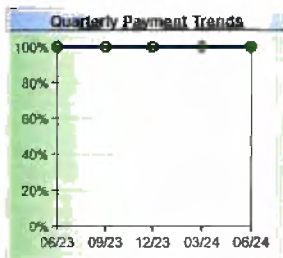
Payment Trend Summary



*Percentage of on-time payments by month.

Monthly Payment Trends - Recent Activity

Date	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT
03/24	100%	0%	0%	0%	0%
04/24	100%	0%	0%	0%	0%
05/24	100%	0%	0%	0%	0%
06/24	100%	0%	0%	0%	0%
07/24	100%	0%	0%	0%	0%
08/24	100%	0%	0%	0%	0%



*Percentage of on-time payments by quarter.

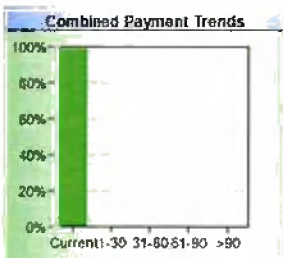
Quarterly Payment Trends - Recent Activity

Date	Current	Up to 30 DBT	31-60 DBT	61-90 DBT	>90 DBT
06/23	100%	0%	0%	0%	0%
09/23	100%	0%	0%	0%	0%
12/23	100%	0%	0%	0%	0%
03/24	100%	0%	0%	0%	0%
06/24	100%	0%	0%	0%	0%



*Continuous distribution with DBT.

Insufficient information to produce Newly Reported Payment Trends chart.



*Combined distribution with DBT.

Commercial Banking, Insurance, Leasing

Commercial Banking and Insurance

Type: Commercial Banking

Institution Name: Manufacturers & Traders Trust
Address: P. O. Box 767-8 Buffalo Ny14240
Phone: 716-842-3757

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