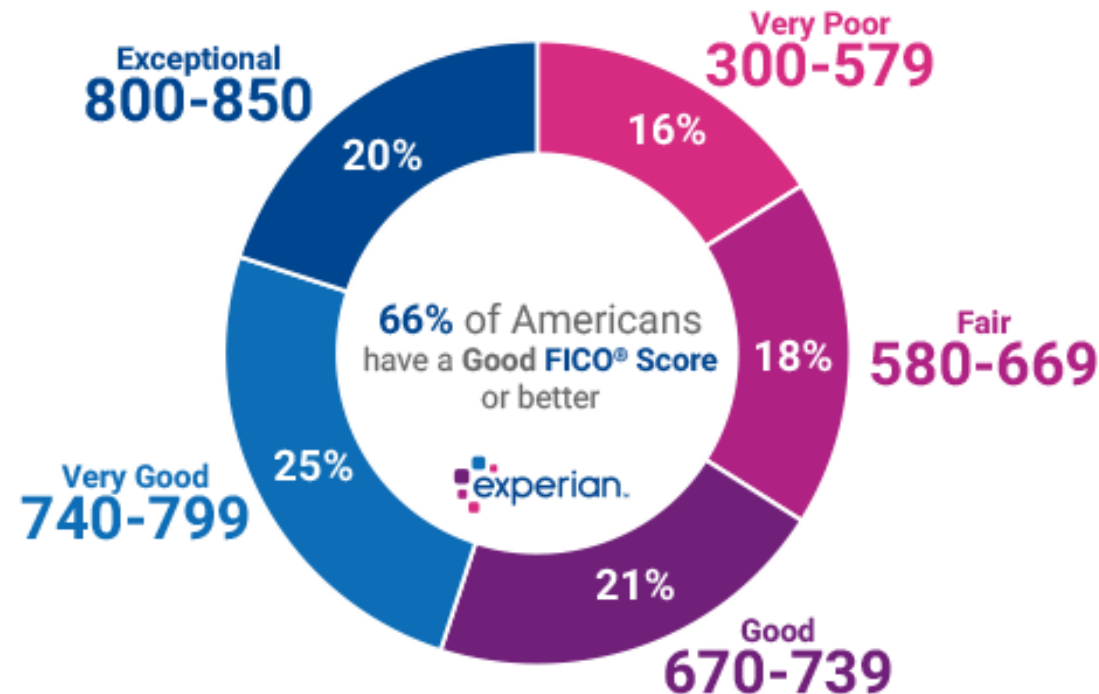
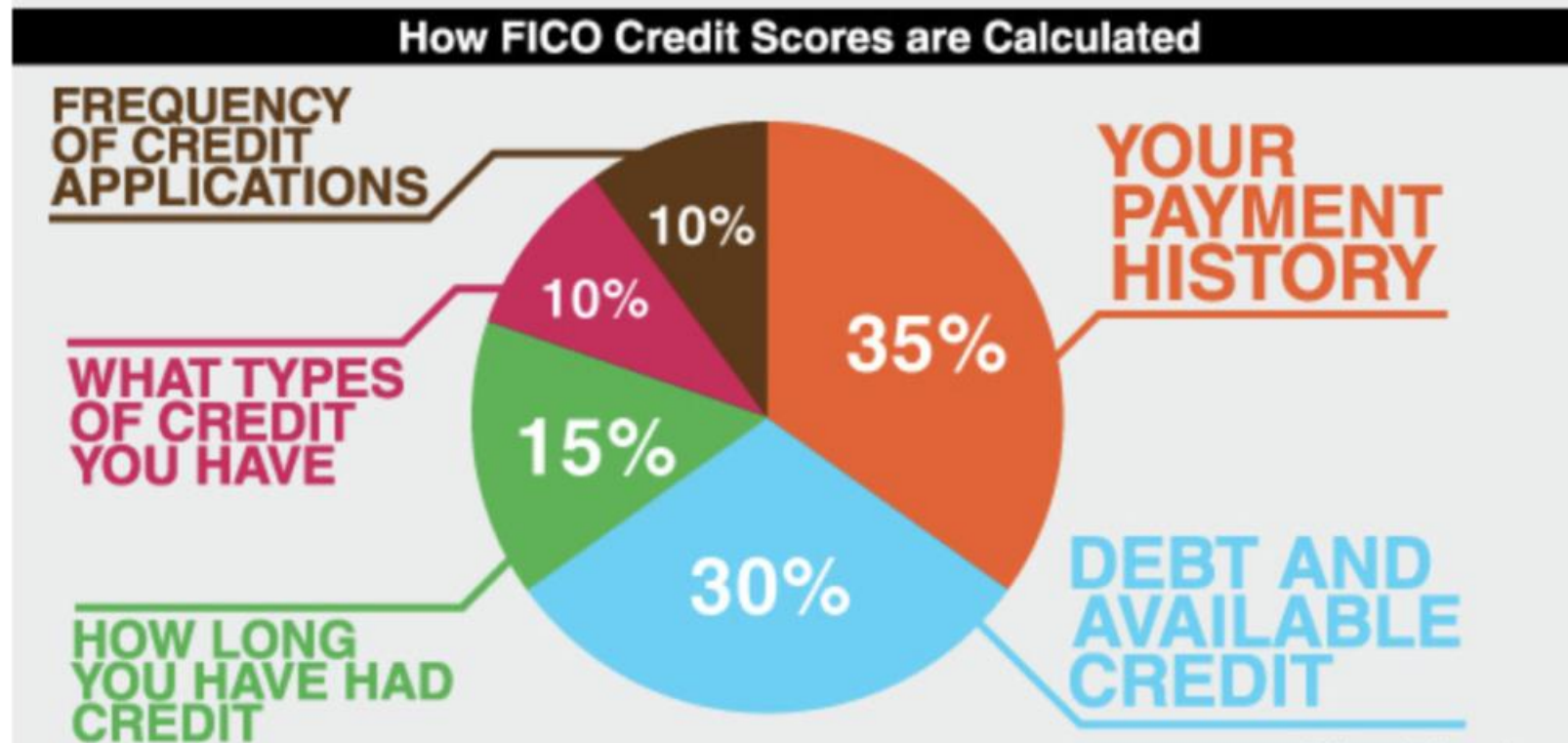


What is a credit score? What is a good credit score?

Your FICO score measures consumer credit risk: **the higher your score the better credit options you will have** (*larger borrowing power, lower interest rate, etc*).



What goes into a credit score?



What is a good credit score?

Payment history: (35 percent) -- Your account payment information, including any delinquencies and public records.

Amounts owed: (30 percent) -- How much you owe on your accounts. The amount of available credit you're using on revolving accounts is heavily weighted.

Length of credit history: (15 percent) -- How long ago you opened accounts and time since account activity.

Types of credit used: (10 percent) -- The mix of accounts you have, such as revolving and installment.

New credit: (10 percent) -- Your pursuit of new credit, including credit inquiries and number of recently opened accounts.

Personal or demographic information such as age, race, address, marital status, income and employment don't affect the score.

How to raise your credit score

- 1. Pay Your Bills on Time**
- 2. Get Credit for Making Utility and Cell Phone Payments on Time**
- 3. Pay off Debt and Keep Balances Low on Credit Cards and Other Revolving Credit**
- 4. Apply for and Open New Credit Accounts Only as Needed**
- 5. Consider not closing unused Credit Cards (they may affect your credit history)**
- 6. Don't Apply for Too Much New Credit, Resulting in Multiple Inquiries**
- 7. Dispute Any Inaccuracies on Your Credit Reports**