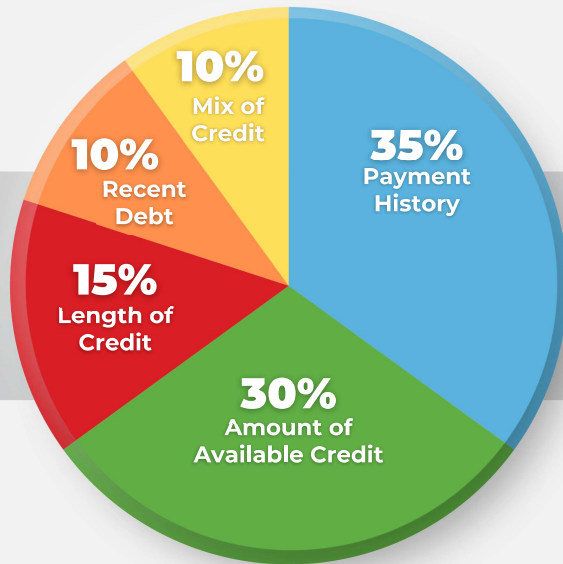


# Understanding Your Credit Score



This is how your score is calculated. Pay attention to each of these items to improve your Credit Score.

## Tips to improve your score

- Carry a minimal or zero balance on credit cards
- Pay off credit cards using an installment loan
- Bring any past due account(s) current
- Make all payments on time

## What hurts your credit score?

- Missing payments
- Bankruptcies/collections/charge-offs
- Maxed out credit cards
- Inquiries
- Opening new accounts
- Closing credit cards with limits
- Closing your oldest credit card

## WHAT IS A GOOD CREDIT SCORE?

|                      |                  |                |                       |                              |
|----------------------|------------------|----------------|-----------------------|------------------------------|
| Excellent!!!<br>750+ | Good!<br>700-749 | OK.<br>650-699 | Not Great.<br>550-649 | We need to talk<br>Below 550 |
|----------------------|------------------|----------------|-----------------------|------------------------------|