

# ALL ABOUT YOUR CREDIT SCORE



## WHAT MAKES UP YOUR FICO CREDIT SCORE?



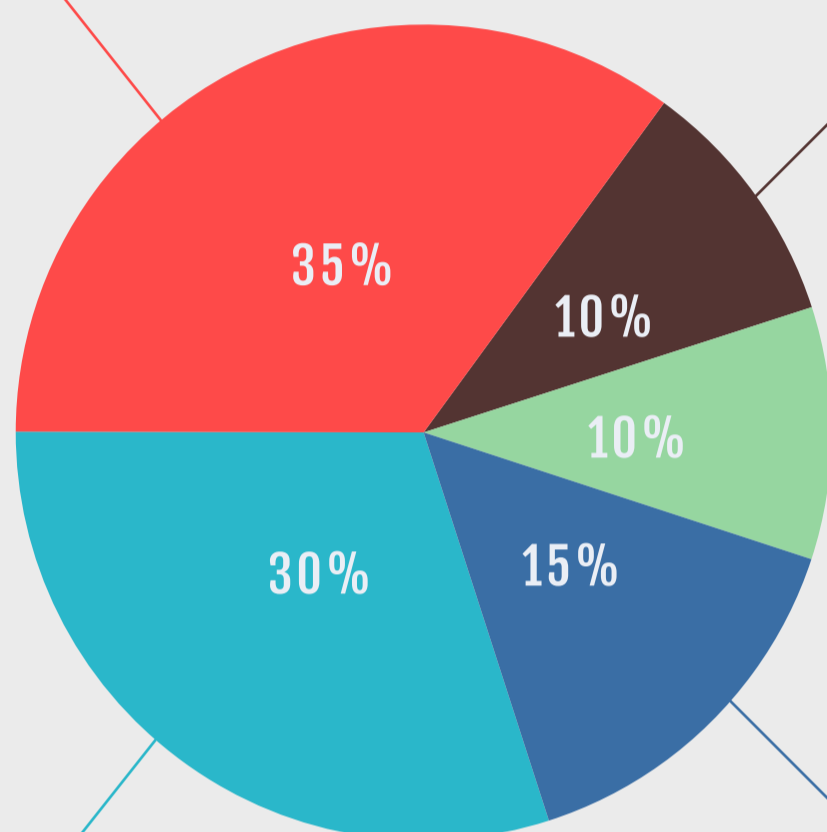
### PAYMENT HISTORY

Pay your statements on time to keep your credit score high.



### CREDIT TYPE

It's good for your credit to have a mix of loans and credit cards.



### NEW CREDIT

Do not open more than 4 new accounts within 2 years.



### CREDIT AGE

The longer the average age of accounts, the better your credit score.



### DEBT OWED

Using less than 10% of your available credit is ideal.

## SO, DO YOU HAVE A "GOOD" CREDIT SCORE?

Credit scores generally range from 600 to 750. The higher your score, the better.

300-579

580-669

670-739

740-850

### 740-850: GREAT

People in this range get the best interest rates.

### 670-739: GOOD

Most people in this range handle their credit well.

### 580-669: FAIR

This credit score is not ideal; some credit applications may get denied.

### 300-579: POOR

A sub-600 credit score does not look good to lenders. Securing credit is difficult.