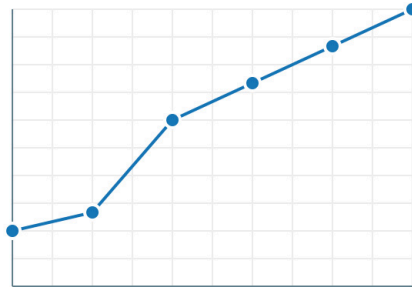
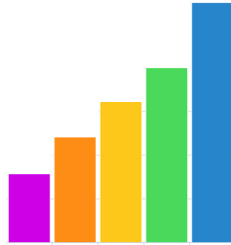


Get the facts about your credit score

Understand how your score can affect your ability to get credit.

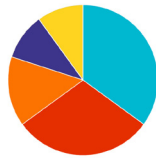
Range of scores:

- A = greater than 720
- B = 719 to 680
- C = 679 to 640
- D = 639 to 600
- E = less than 599



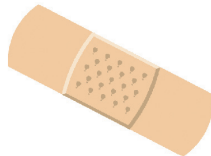
What makes up your score?

- 35% = payment history
- 30% = capacity
- 15% = length of credit
- 10% = accumulation of debt (in last 12-18 months)
- 10% = mix of credit (installment vs. revolving)



What hurts your score?

- Missing payments
- Credit cards at capacity
- Shopping for credit excessively
- Opening many trades in short time frame
- Borrowing from finance companies
- Closing credit cards out
- Having more revolving vs. installment debts



How do you improve your score?

- Pay off or pay down your credit cards
- Don't close credit cards
- Move revolving debt into installment debt
- Continue to make timely payments
- Slow down on opening new accounts
- Acquire solid credit history over time

Approximate credit weight for each year?

- 40% = current to 12 months
- 30% = 13 - 24 months
- 20% = 25 - 36 months
- 10% = 37+ months



REMEMBER: You can turn your credit score around faster than you think!

Information provided by TransUnion®

— Shoreline —
HOMETOWN
CREDIT UNION