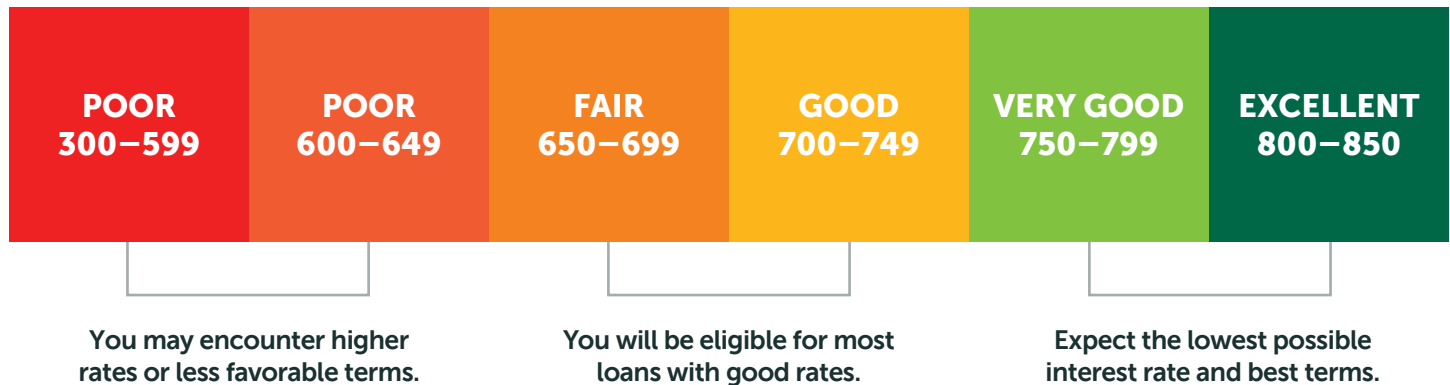


YOUR Credit Score

Your credit score is a numerical representation of your statistical likelihood to repay the credit that is extended to you. A credit score is a snapshot of a specific moment in time but can and will change with new actions and the passage of time.



CREDIT SCORE BREAKDOWN

PAYMENT HISTORY = 35%

- On-time or late payments
- Length of positive credit history
- Severity & quantity of delinquencies

AMOUNT OWED = 30%

- Too many credit cards with balances can lower a score.

LENGTH OF CREDIT HISTORY = 15%

- The longer the history, the better
- How long have your credit accounts been established?
- How long has it been since you used certain accounts?

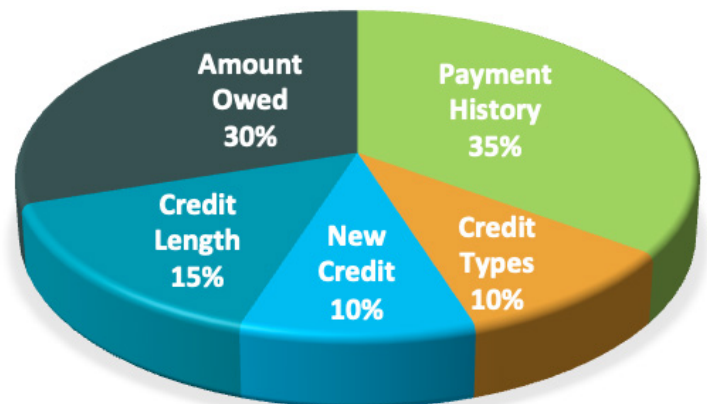
NEW CREDIT = 10%

- Research shows that opening several credit accounts in a short period of time represents greater risk, especially for people who do not have a long established credit history.

TYPES OF CREDIT IN USE (HEALTHY MIX) = 10%

Example of ideal credit mix:

- 2 installment loans
- 3 revolving accounts with balances
- Balances on revolving debt below 30% of the high credit amount
- No collection accounts
- No public records
- No foreclosures
- No late payments



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