



Taking the Mystery Out of Credit

Improve Your Credit and Your Life

Money can be a huge source of stress in our lives. Make your credit the best it can be by following a few simple tips:

1. Pay off any old outstanding debts
2. Pay current bills on-time. Use a calendar to help you keep track of when bills are due and when you get paid.
3. Keep credit card balances low. Try to stay below 50% of your credit limit.
4. Open new credit only as needed. Don't apply for a credit card just to get a free item or a discount. Apply only if you want the credit.
5. Correct any inaccuracies in your credit report. You can dispute any incorrect items through the website where you pull your report.
6. Don't co-sign for anyone unless you are 100% sure that they will repay their debt. Their late payments will affect your credit.
7. Cut up credit cards if you find yourself getting into financial trouble.
8. Keep track of your spending if you aren't sure where all of your money goes.

Did you know?

Someone with "bad" credit could pay \$250,000 more over their lifetime than someone with "good" credit. The difference is in the higher interest and fees that people with damaged credit must pay.

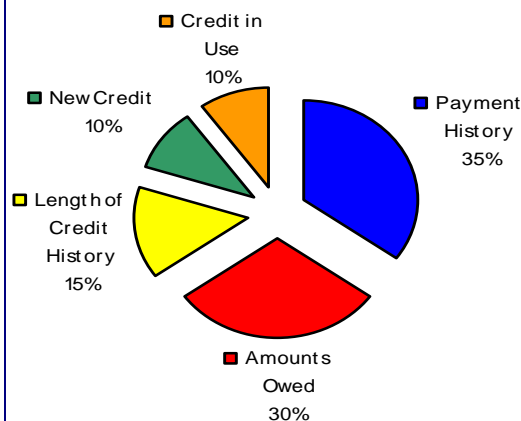
Credit Check-up

Studies have shown that up to 60% of all credit reports contain some type of inaccuracy. Re-view yours to make sure all information is up to date and accurate.

Every consumer is allowed to get a free copy of their credit report from each of the three credit bureaus per year.

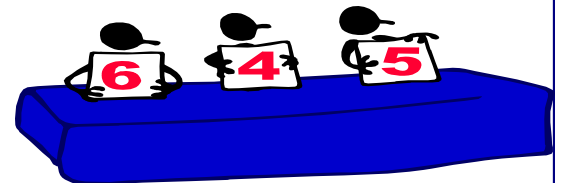
For your FREE (no strings attached) credit report go to www.annualcreditreport.com today.

What Makes Up a Credit Score?



Credit Scores are risk scores that tell lenders how likely you are to repay your loans.

Credit Scores range from 300 to 850. The higher the score, the lower the risk.



What if I Find Incorrect Information?

By law you have the right to dispute incorrect information on a credit report by contacting the 3 credit bureaus online or in writing.

They have 30 days to either correct, update, or verify the information. If it can't be verified within 30 days, they will remove it from your credit report.