

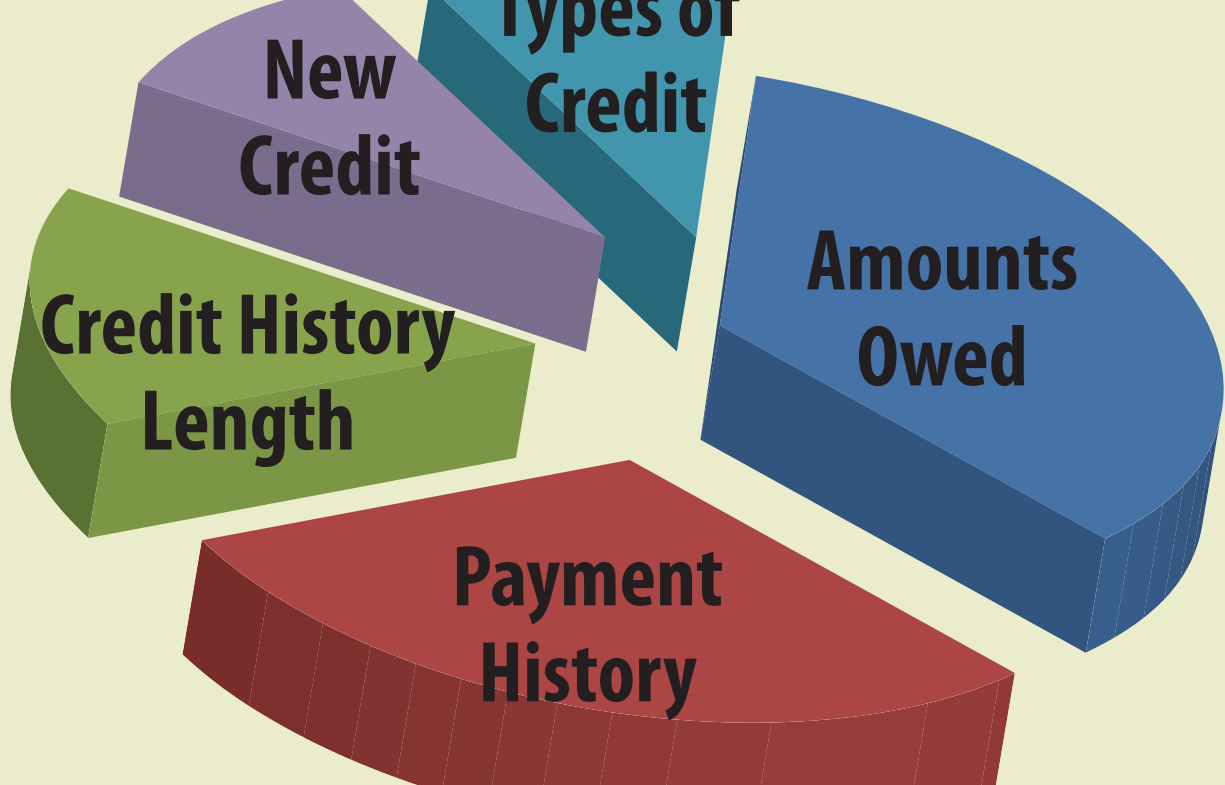
Improving Your Credit Score

What is a CREDIT SCORE?



A credit score is a three digit number ranging from 300-850 generated by a mathematical algorithm that is designed to predict risk and the likelihood of repayment on a loan

What affects your score:



Payment History

Paying your bills on time affects your score more than anything else!



Amounts Owed

The amounts you owe and the types of credit used are factored into your score



Credit History Length

Keep your oldest accounts open



New Credit

Keep tabs on the number of new accounts you open



Types of Credit

Open different types of accounts only as needed



What is a Good Score?



When you have a score of 720 or better you typically receive a loan with a low interest rate.

Where do I find my score?

Each credit bureau uses its own formula to calculate your score.



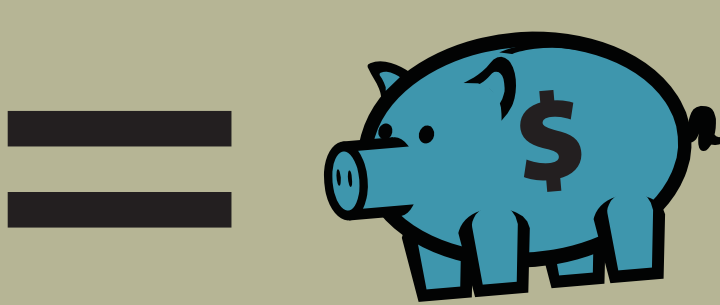
Get a FREE credit report www.annualcreditreport.com

What's Not in Your Score

Race, religion, national origin, sex, marital status, age, address, salary or employment information. Interest rates and personal requests for your credit report are also not included.

What does a higher score mean to me?

Higher score = Lower rate
 +
 Lower rate = Lower payment
 +
 Lower payment = More savings



Payment amount example:

Score	Rate	Monthly Payment*
760+	2.89%	\$358
720-759	3.49%	\$364
680-719	4.59%	\$374
640-679	5.99%	\$387
600-639	11.29%	\$438
559-599	17.25%	\$500

*Amounts based on a \$20,000 auto loan financed for 60 months. Rates subject to change without notice.

A credit score cannot be improved overnight. If you're planning a big purchase down the road, the sooner you start actively monitoring your credit score, the better. For help improving your score, please contact us at:

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