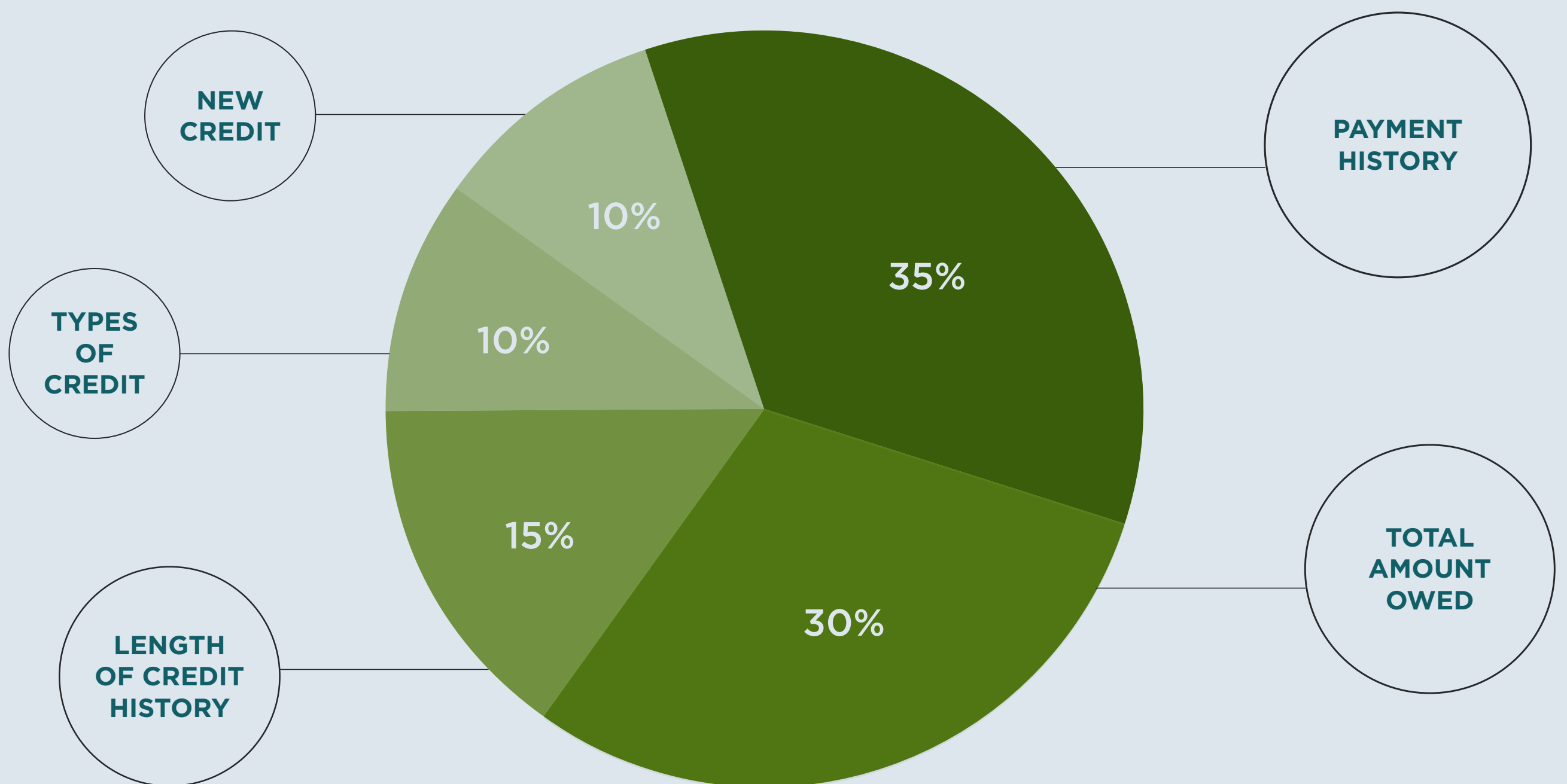


# UNDERSTANDING YOUR CREDIT SCORE

Your credit score tells lenders whether or not you're a good risk for more credit.



## WHAT MAKES UP A CREDIT SCORE?



## 5 WAYS TO IMPROVE YOUR CREDIT SCORE



Pay your bills on time.



Reduce your debt and aim to use 25% or less of your credit limit.



Don't close accounts you seldom use, especially if you have had it for awhile.



Diversify the types of credit you use.



Avoid opening multiple credit accounts in a short period of time.