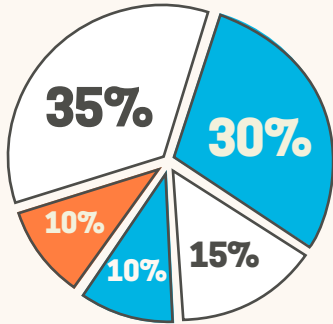


Breaking down your CREDIT SCORE

[According to FICO® model(s). Learn more at myfico.com]

Your Credit Score is determined by 5 factors of differing importance:



35% PAYMENT HISTORY

How often do you pay your accounts on time?

Late payments may lead to a lower score.

15% LENGTH OF HISTORY

How long have you had credit history?

A longer history of responsible credit use will likely lead to a higher score.

30% AMOUNTS OWED

How much of your total credit have you used?

Less is more! Lowering debt can be the key to a better credit score.

10% NEW CREDIT

Have you opened new credit lines lately?

Opening several accounts in a short time can lower your credit score.

10% TYPES OF CREDIT USED

Do you have more than one credit line?

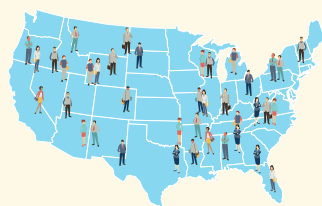
Having experience with different types of credit [e.g., a car loan and a credit card] can help your score.

MORE CREDIT SCORE FACTS REVEALED:



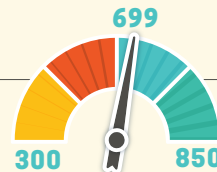
45%
of College Students don't know their credit score.
[creditcards.com]

52%
ADULTS IN AMERICA haven't viewed their credit score in THE PAST YEAR.



[capitalone.com]

9 OPEN CREDIT CARDS is the average per consumer.



300- 850 is the range of credit scores. 699 is the average National Credit Score

[credit.com] [FICO Score Trends Service]

30% OR LESS

What's your credit limit? Using more than 30% of your credit limit may lower your credit score.

EXAMPLE
• USE \$15,000 OR LESS.
\$50,000 credit limit



[experian.com]

18 YEARS

is the average consumer's oldest open credit line.
[FICO Score Trends Service]



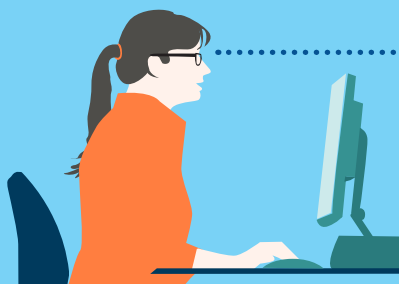
43%
of women



32%
of men

said it was important to know a partner's credit score before getting seriously involved.
[bankrate.com]

0% The percent your age, race, income or job title impact your credit score.
[myfico.com]



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