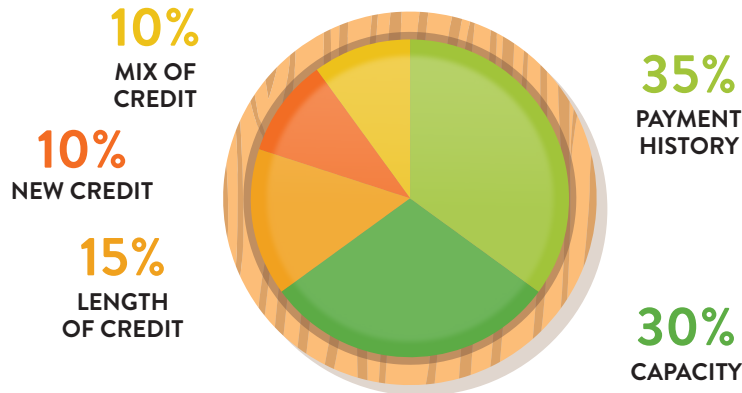


# Breakdown of a CREDIT SCORE

- IT'S A -  
**MONEY  
THING®**

## HOW IS A CREDIT SCORE CALCULATED?



<b>PAYMENT HISTORY</b>	Making payments on time boosts your score
<b>CAPACITY</b>	The less you use of your total available credit each month, the better
<b>LENGTH OF CREDIT</b>	A longer history of good credit habits raises your score
<b>NEW CREDIT</b>	Opening lots of new credit cards in a short amount of time can hurt this part of your score
<b>MIX OF CREDIT</b>	A mix of revolving credit (credit cards) and installment loans (mortgages, car loans) boosts your score

## A CREDIT SCORE

is a number used by financial institutions and credit card companies to determine risk level when issuing you a loan or a credit card.

## STAY ON TRACK

You are entitled to one free credit report per year from each of the major credit bureaus. Your FICO score is not shown on the report.

→ [annualcreditreport.com](http://annualcreditreport.com)



## WHAT DOES YOUR SCORE SAY ABOUT YOU?

Actual scores may be interpreted differently, depending on the financial institution.



350

800

<550

550-720

720+

**“You haven’t really been paying attention...”**

A low score means you could be denied a loan or credit card. You have the most to gain, so show your score some love!

**“Good, but push it higher to get the best rates!”**

You may not get turned down for a loan, but you will likely be charged a higher interest rate. Figure out what’s keeping you from a prime score.

**“Everything is awesome!”**

This is where you want your credit score to be so you can get the best access to and interest rates on loans.

**Space out your credit report requests** so that can check on your credit throughout the year.

### Curious about your score?

You can get a free estimate through [creditkarma.com](http://creditkarma.com) (but know that it’s not your actual credit score—it’ll be close, but not exact).

### Need access to the real deal?

Credit bureaus usually charge a fee (\$15 to \$25) for your FICO score.

BROUGHT TO YOU BY

**TRUST**  
★ FEDERAL CREDIT UNION ★  
[www.trustfcu.com](http://www.trustfcu.com)