

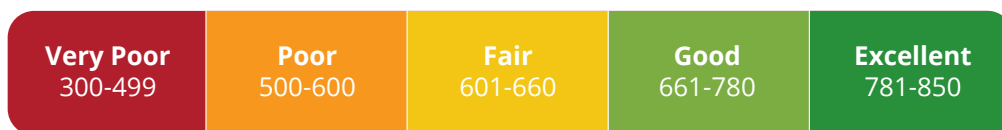
UNDERSTANDING YOUR CREDIT



Your credit score is a vital part of your credit health. It can influence your credit and loan approvals and what terms and interest rates you qualify for. Reviewing your credit score can help you get a better understanding of how lenders will evaluate your credit risk when you apply for a loan or credit.

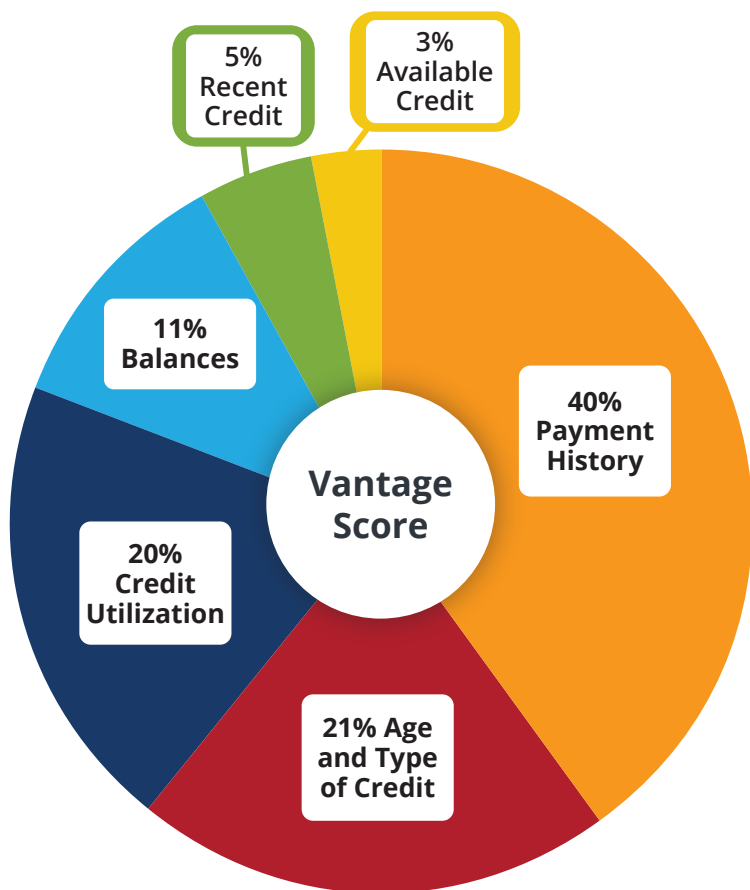
What is a Credit Score?

Your credit score is a 3-digit number that is calculated based on the information in your credit report. The higher your score, the better!



What Makes Up My Score?

This chart highlights factors that make up your credit score.



What actions will hurt your score?

- Missing payments
- Credit cards at capacity
- Closing credit cards
- Too many hard pulls on your credit
- Opening several lines of credit in a short amount of time

What doesn't affect your score?

- Your debt-to-income ratio
- Your income
- Your length of employment
- Your length of residence
- Demographics (i.e., age, race, gender, etc.)

How to improve your score?

- Make payments on time, every time.
- Pay down credit card balances.
- Review your credit report regularly for accuracy.

*VantageScore credit scoring model.
For information purposes only.*