

# TIPS TO INCREASE

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## your credit score



### REVIEW YOUR CREDIT REPORT REGULARLY

This will allow you to see what is on your report and if you find errors, dispute them immediately.



### PAY ON TIME

Avoid late payments to show lenders you are responsible with credit. Set up automatic payments if available.



### REVOLVING DEBT

Keep balances on revolving debt (credit cards, lines of credit, etc.) at 30% of the maximum balance.



### APPLY FOR CREDIT ONLY WHEN NEEDED

Multiple credit inquiries and new account openings can adversely affect your score. When shopping for a loan, do it within a 30-45 day period.

You may see options to purchase credit score monitoring. Please note, these companies use different models to generate your score so these scores may differ from what your lender utilizes.

Increasing your credit score may take time but will save you money in the long run. Log on to [www.annualcreditreport.com](http://www.annualcreditreport.com) to view your free annual credit report. If you want a report that includes your score, fees will apply.

