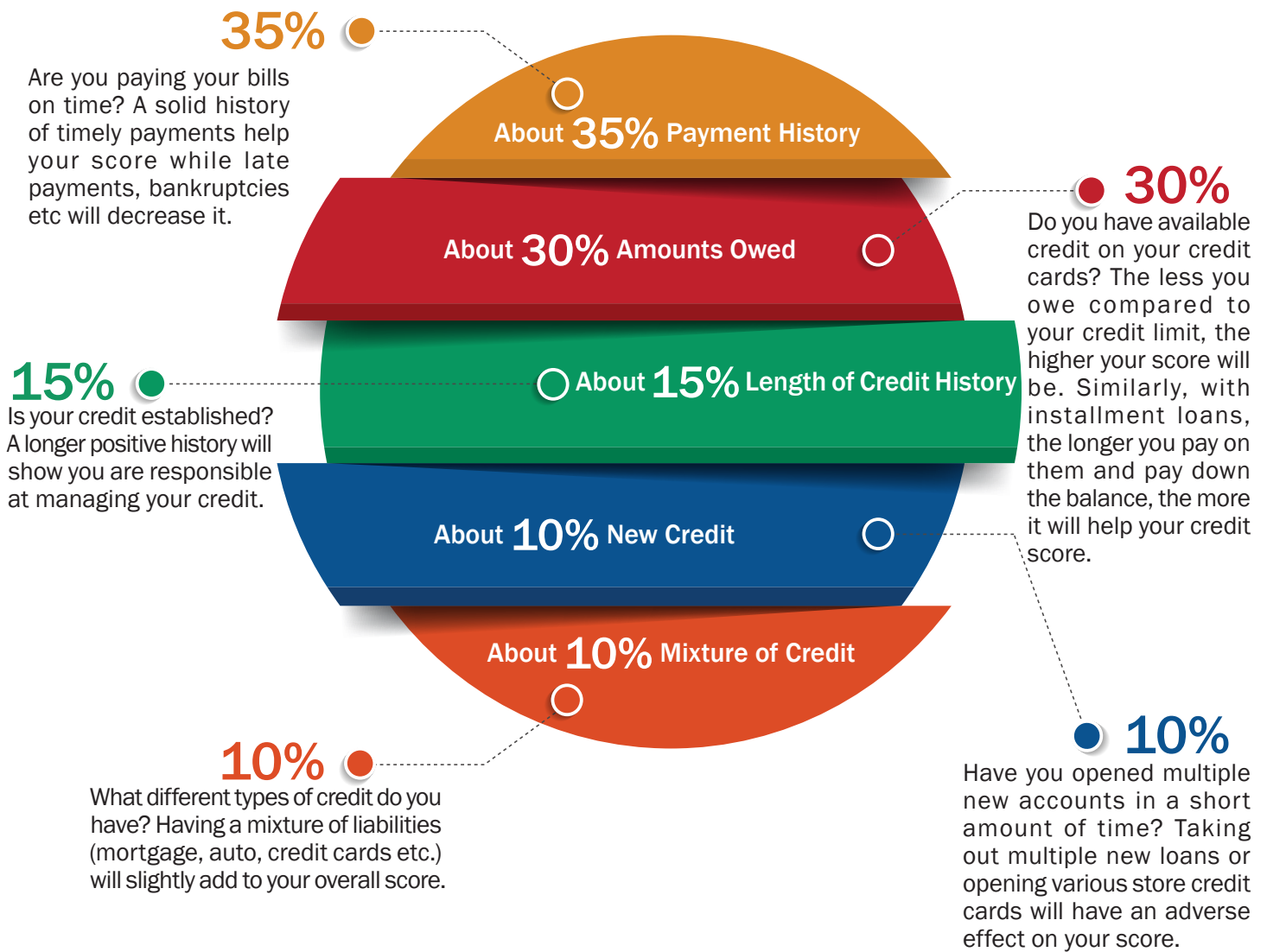


What Factors Make Up YOUR CREDIT SCORE?

Your credit score is a representation of your credit history. This score and information helps lenders, landlords, etc. to decide how likely you are to pay future obligations. Think of it like a report card for your credit.

There are different credit models that businesses can use, but the FICO score is very common with lenders. Below are the different factors that make up your FICO credit score:



You are allowed a free credit report from each reporting agency (Equifax, Experian and TransUnion) every 12 months. Be sure to visit www.annualcreditreport.com to view your report and monitor the open tradelines; fees apply to view your actual credit score.