



CREDIT SCORE *Checklist*

Want better rates? Better cash flow? Then boost your credit score.

Pay your bills every month - ON TIME!

Keep credit usage **under** 30%
(Ex: \$2,000 limit, then don't go above a \$600 balance.)

If needed, get a private loan to pay off your credit cards.

Pay off your credit card, but do NOT close it.

Ask a friend or family member with a good-standing credit card to add you to their established account.

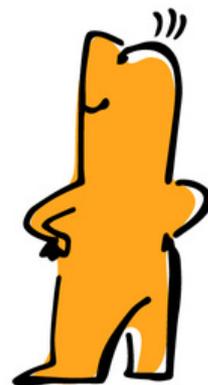
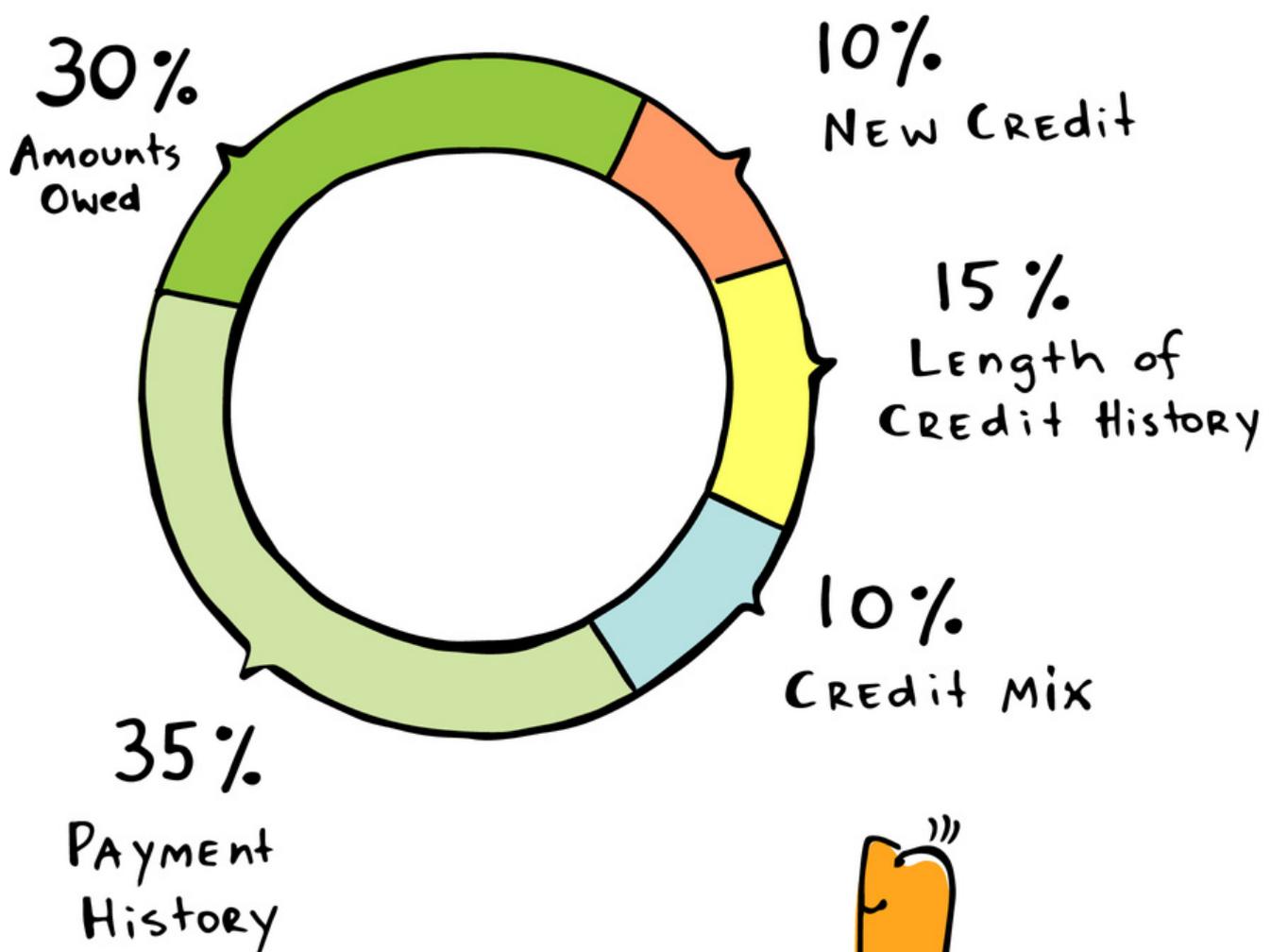
Find cash to pay down extra on your card *before* your next statement date.

CREDIT SCORE

Calculation

How does your credit score get calculated?

How YOUR FICO
SCORE is calculated



* information from MYFICO.com

CREDIT SCORE

Basics

What does your credit score mean?

FICO SCORE	RATING	What FICO SCORES in this range mean
800+	Exceptional	Well above the average score of US consumer Demonstrates to lenders you are an exceptional borrower
740-799	Very Good	Above average of US consumers Demonstrates to lenders you are a very dependable borrower
670-739	Good	Near or slightly above the average of US consumers Most lenders consider this a good score
580-669	Fair	Below the average of US consumers The FDIC considers a FICO of 660 or below a subprime borrower Though many lenders will approve loans with this score there will be a price adjustment
< 580	Poor	Well above the average score of US consumers Demonstrates to lenders you are a risky borrower

