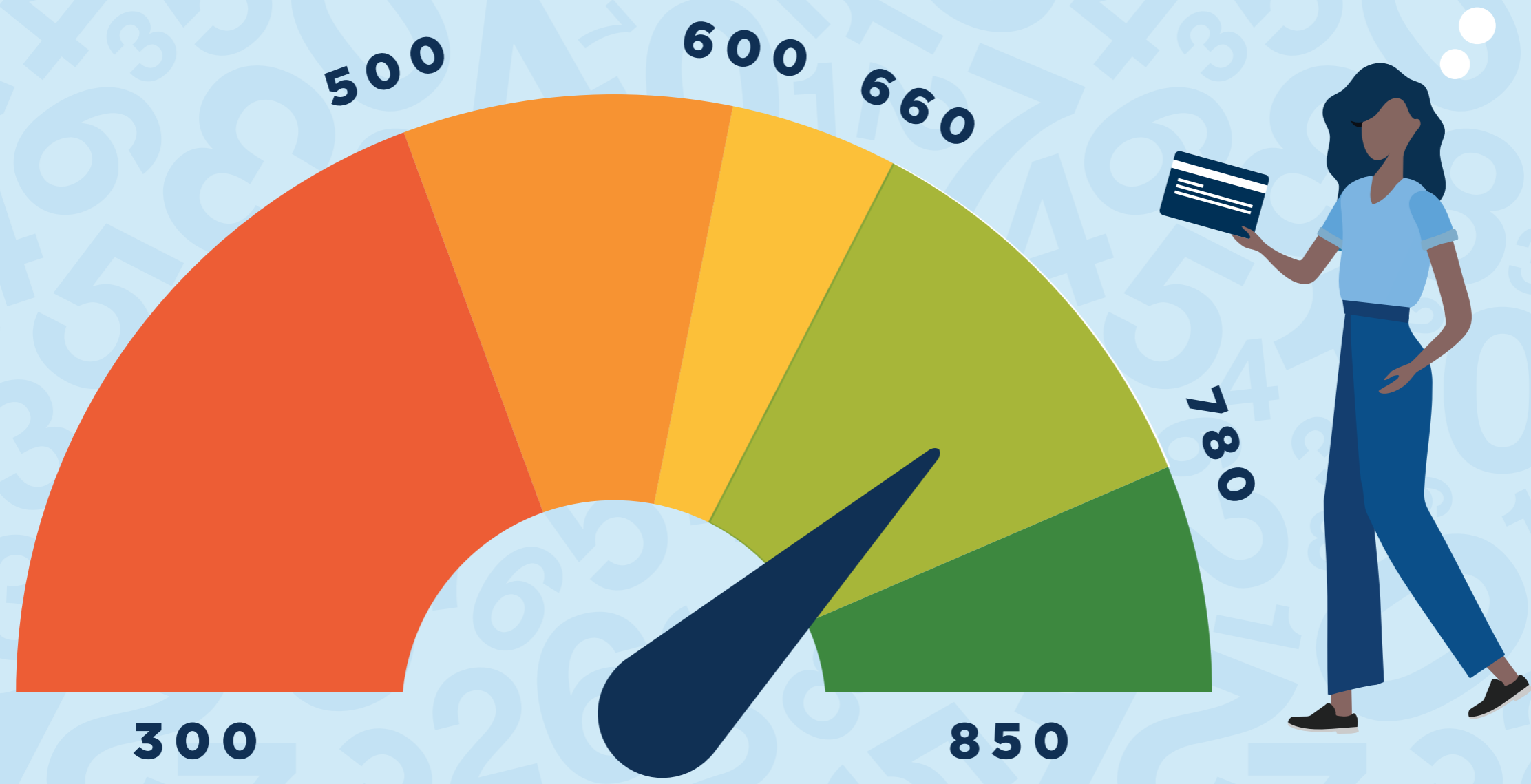
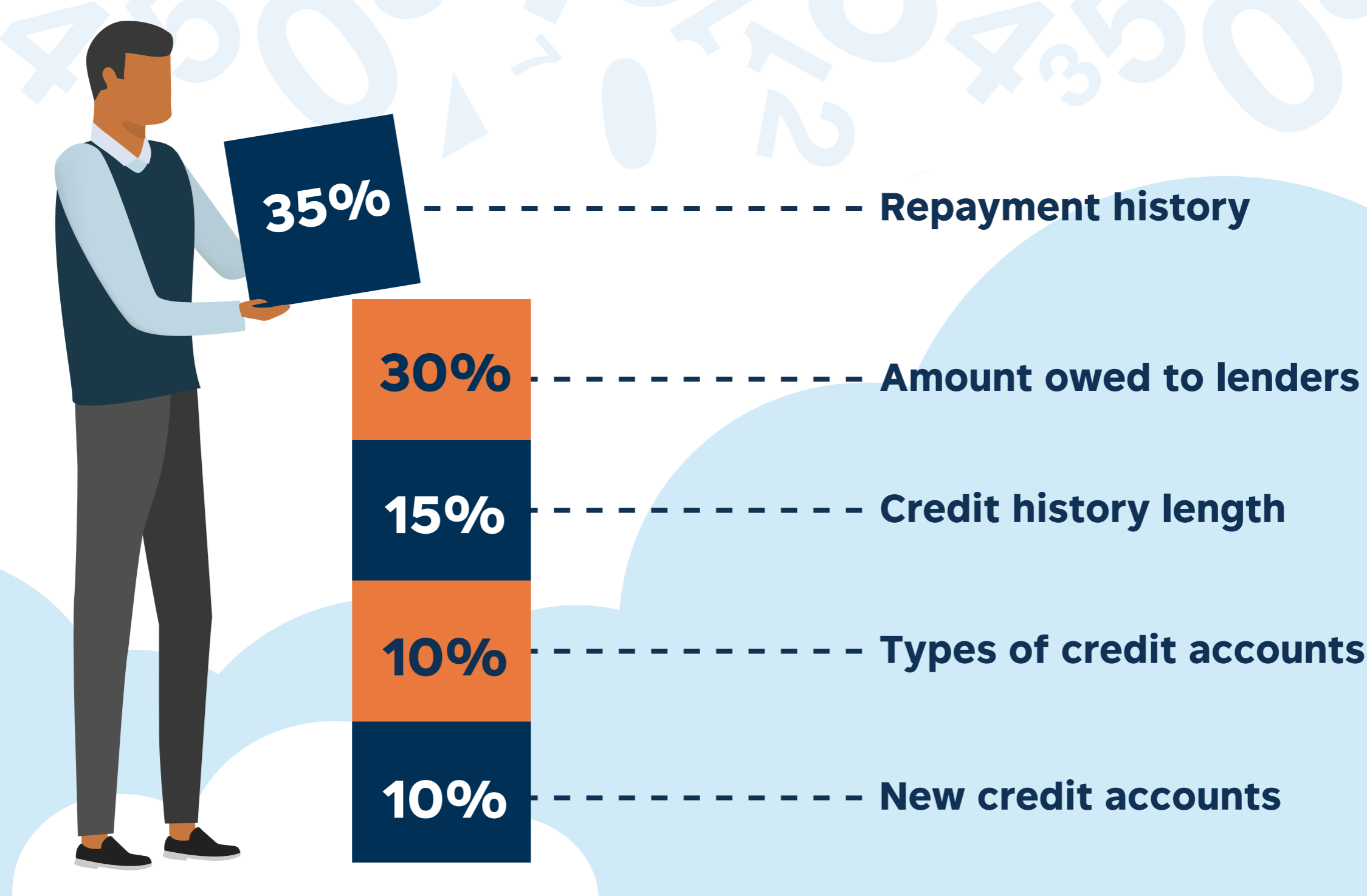


Understanding Your Credit Score



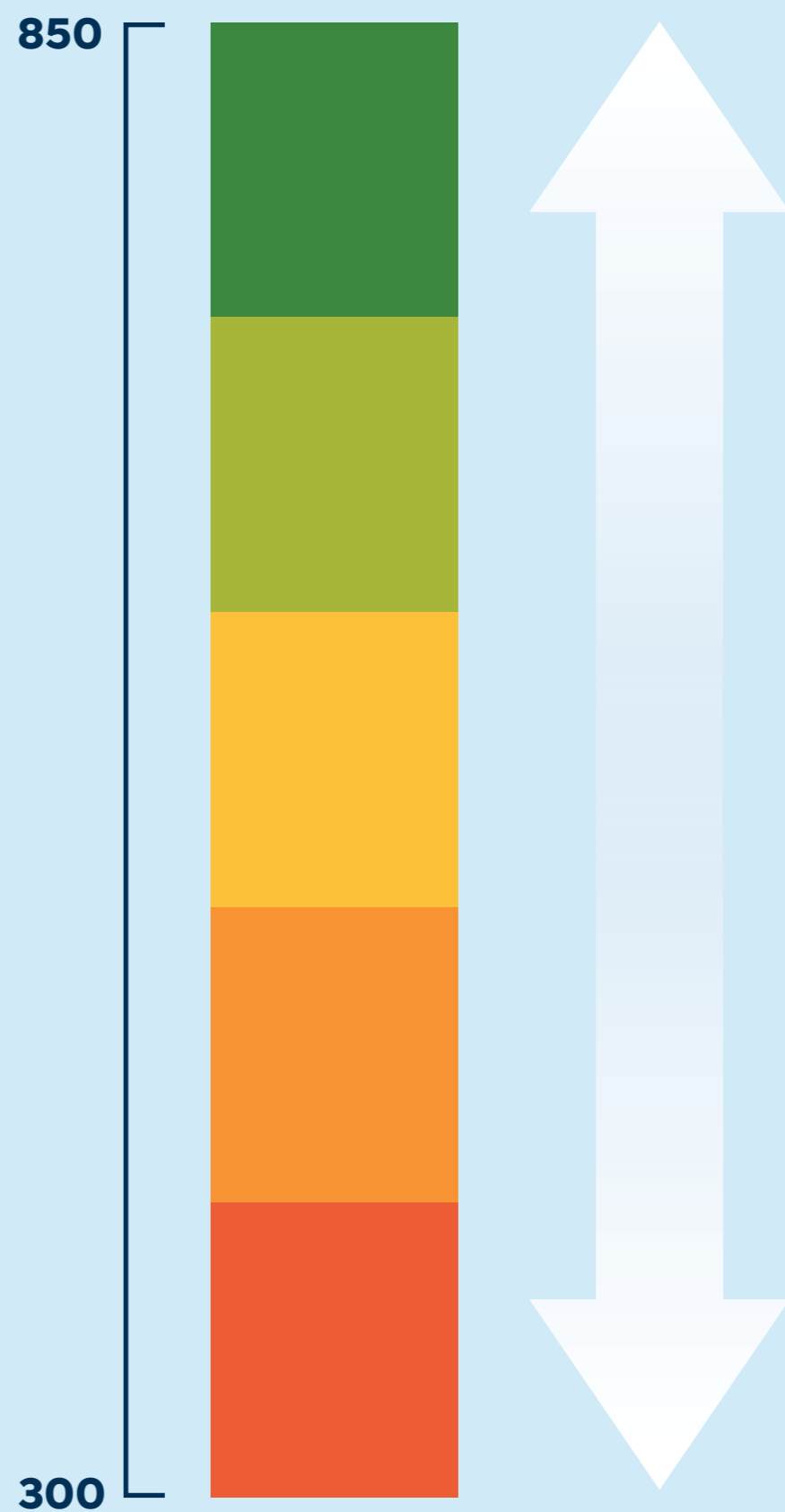
What makes up your FICO® Score?



What's a good score?

Scores range from 300 to 850

Score Range	Rating
800+	Exceptional
740-799	Very Good
670-739	Good
580-669	Fair
<580	Poor



Do you know your score?

How to improve your number:

Keep your credit balance low.



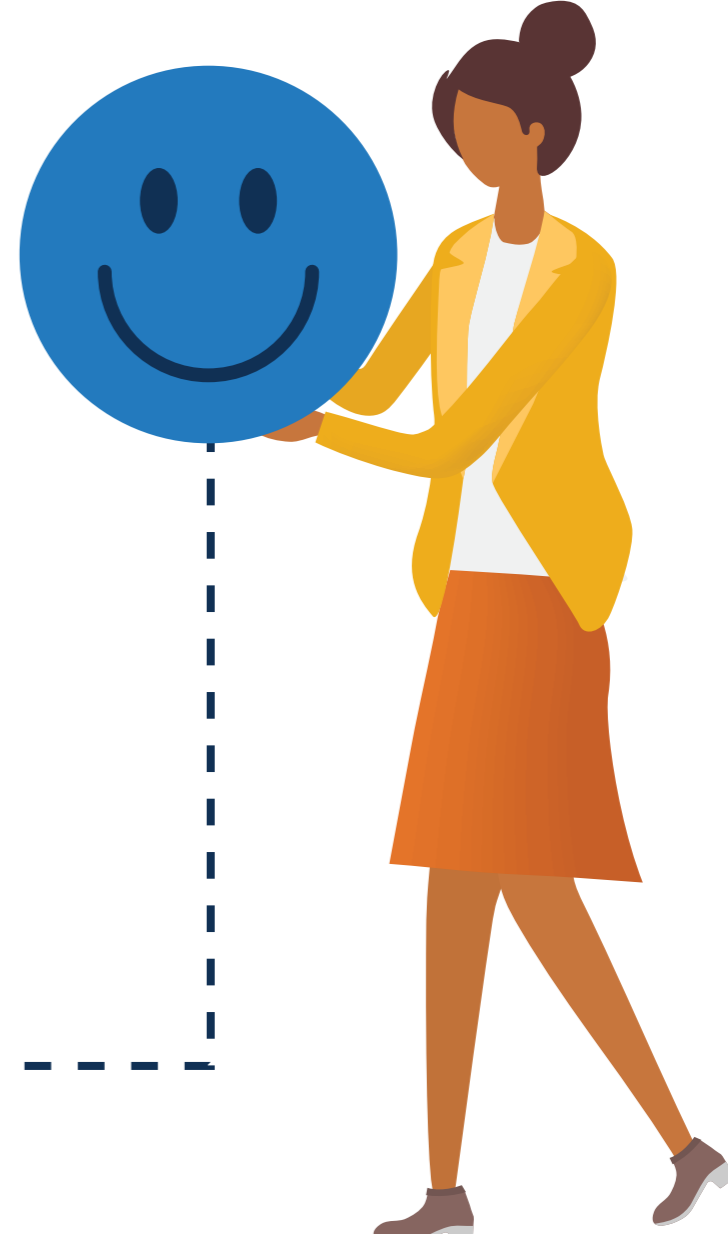
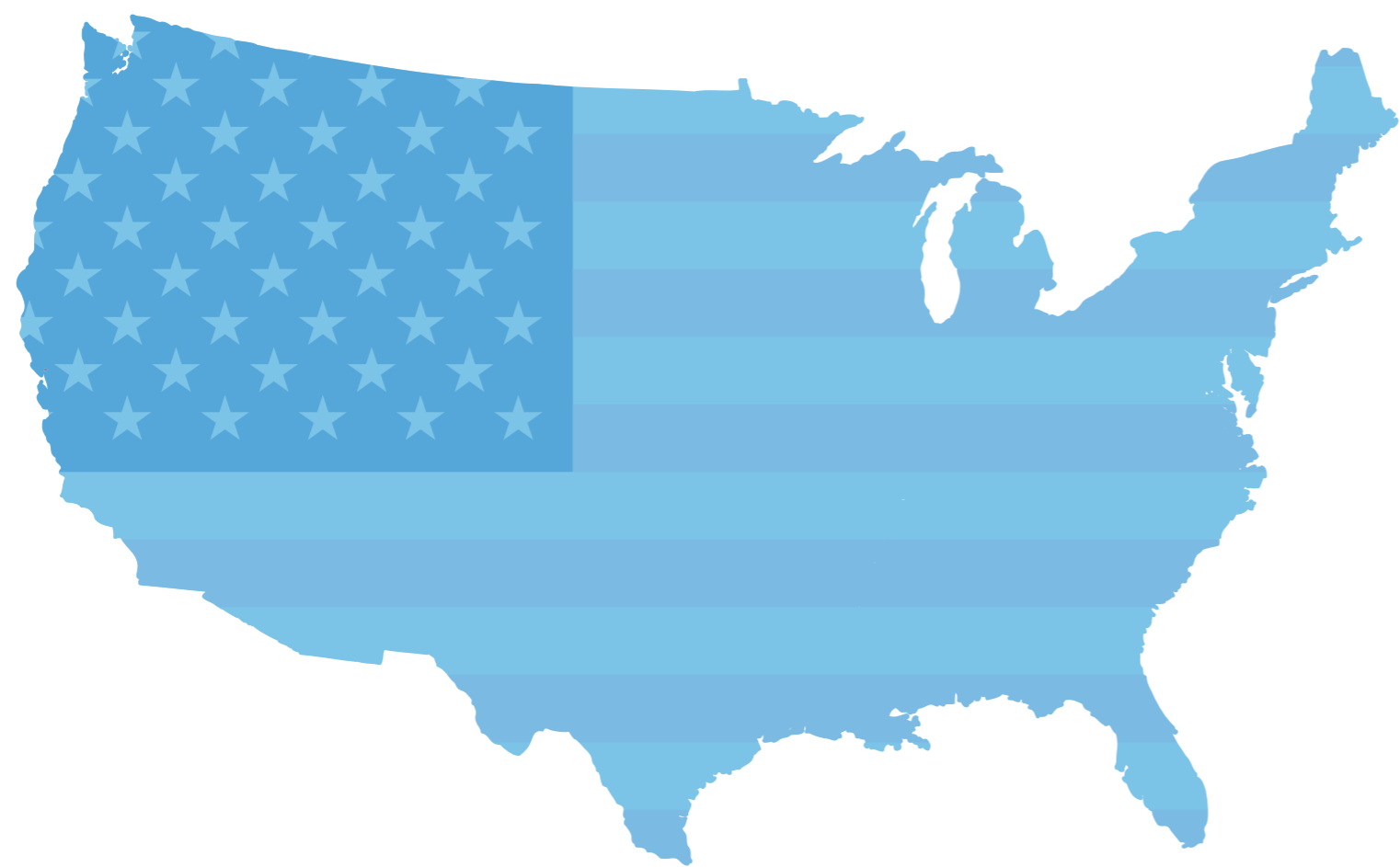
Always pay your bills on time.



Review your credit report.



Don't open new accounts right before a major purchase.



Only **55%** of Americans have checked their credit score in the last year. Do you know yours?

You can order a free credit report once a year from all 3 credit bureaus at AnnualCreditReport.com.