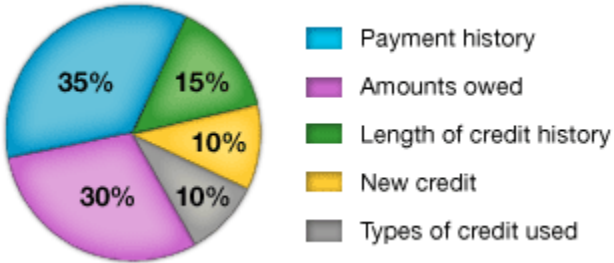


KNOW THE FICO

It's important to note that raising your FICO credit score is a bit like losing weight: It takes time and there is no quick fix. In fact, quick-fix efforts can backfire. The best advice is to manage credit responsibly over time.

What's In Your FICO Credit Score



- Pay your bills on time
- Keep Credit Balances at less than 30%
- Don't Close out your accounts
- Get New Credit if you don't have any
- Don't get new credit if you are new to credit
- Keep at least 3 to 4 active accounts
- Have a good credit mix (Mortgage, Auto, Installment, Revolving)

The importance of any factor depends on the overall information in your credit report.

For some people, a given factor may be more important than for someone else with a different credit history. In addition, as the information in your credit report changes, so does the importance of any factor in determining your FICO score. Thus, it's impossible to say exactly how important any single factor is in determining your score - even the levels of importance shown here are for the general population, and will be different for different credit profiles. What's important is the mix of information, which varies from person to person, and for any one person over time.

www.annualcreditreport.com

www.optoutprescreen.com

Notes of Interest & good things to keep in mind in regards to credit:

Pay your credit on Time! Recent late on \$200 credit card, is much worse than a \$3,000 collection paid 3 years ago.

It is better to have some five accounts at less than 30% balance than to have 1 account at 100% balance

It is better to have 5 credit cards with 50% balances than to have no accounts at all. No credit to read.

It is better to have recent inquiries and new accounts than to have no credit at all.

It is better to keep the credit you have and slowly add new accounts than to radically add 4 or 5 new accounts. **New accounts will lower your average account age**

Important: Auto or Mortgage inquiries are now grouped into a 30 to 45 day shopping category and only count as 1 inquiry.

The fico scores read types of credit and give a higher weight to the more important type of credit. Mortgage, Auto, Installment and Revolving

35%

30%

15%

10%

10%