BUILDING GOOD CREDIT

Is a home or car purchase in your future? Lenders base decisions on credit history. A good credit score can earn a lower interest rate. A 2% lower rate can save you thousands of dollars!

To improve your credit score:
• Pay your bills on time every time
• Limit debt to a reasonable amount.
• Maintain a reasonable amount of unused credit.

Check your credit report annually.
• Is all information correct?
• Are there signs of identity theft?
• Are there ways to improve or repair your credit?

Credit scores are based on:

Order your free credit report from each of the three major credit reporting agencies by calling 1-877-322-8228 or by going online at www.annualcreditreport.com.