



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!

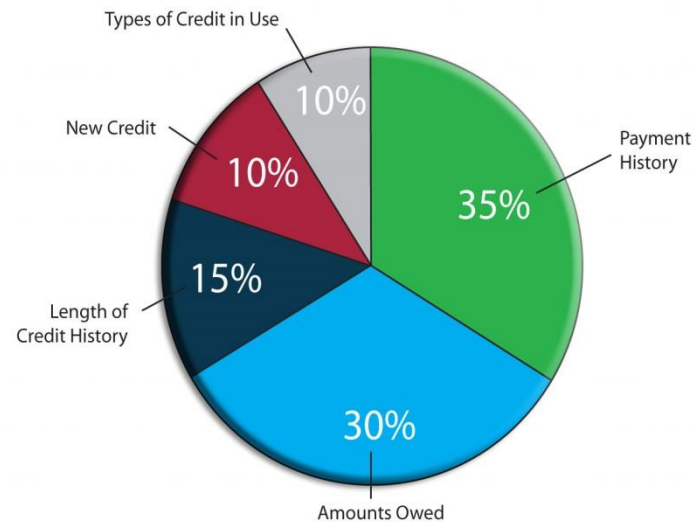
To improve your credit score:

- 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.



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