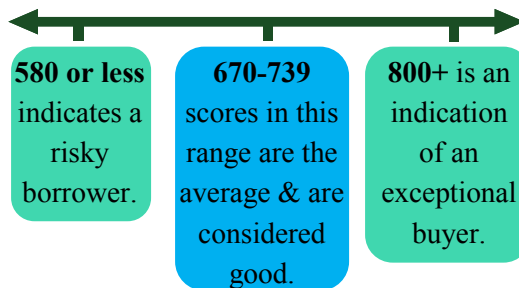


Understanding Your FICO Score



Credit Score Rating



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How to improve your FICO score

- ◇ Pay down credit cards.
- ◇ Do not close credit cards because capacity will decrease.
- ◇ Continue to make payments on time (older late payments will become less significant)
- ◇ Slow down opening new accounts
- ◇ Acquire a solid credit history with years of experience.

TransUnion / Experian / Equifax

Negative Influences on your FICO Score

- ◇ Missing Payments (regardless of the dollar amount) It will take 24 months to restore your credit after a missed payment!
- ◇ Credit Cards at capacity (i.e. maxing out credits cards)
- ◇ Shopping excessively for credit.
- ◇ Opening up numerous trades in a short period of time
- ◇ Having more revolving loans in relation to installment loans.



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