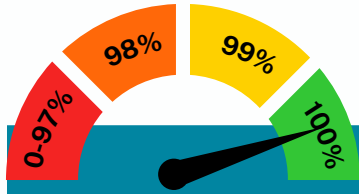
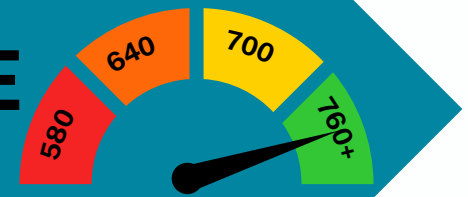




YOUR CREDIT SCORE

WHAT GOES INTO A SCORE?



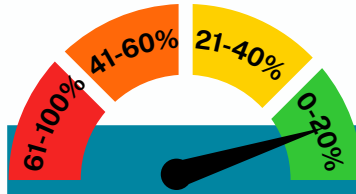
PAYMENT HISTORY 35%

This is the most significant factor.

Lenders want to see whether you **pay your bills on time**, as past payment performance is often seen as a good predictor of future performance.

WH/PH Tip: Contact your creditors to inquire if they can **remove any one-time late payment records**, especially if you generally maintain timely payments.

To potentially boost your credit score by about 30 points within 30 days, consider visiting www.optoutprescreen.com. By opting out of receiving credit card offers, you can reduce the number of hard inquiries on your credit report, which may positively affect your score.

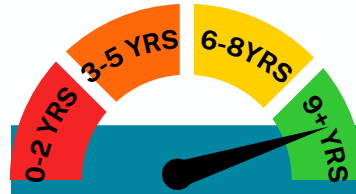


AMOUNTS OWED 30%

This refers to the total amount of credit you're using compared to your credit limits, also known as your **utilization ratio**.

Keeping this ratio **below 30%** is favorable.

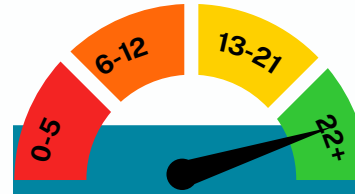
WH/PH Tip: Increase the **credit limits** on your credit cards, which will decrease the percentage of available credit you're utilizing.



LENGTH OF CREDIT HISTORY 15%

Longer credit histories are viewed more favorably because they provide more data to determine payment consistency.

WH/PH Tip: Avoid closing your accounts; it's beneficial to keep them active, particularly those you've had for a long time. This helps strengthen your credit history.



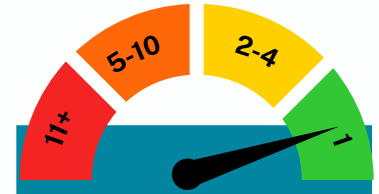
NEW CREDIT & TOTAL ACCOUNTS 10%

Opening several credit accounts in a short period can be seen as risky, as it suggests financial instability.

Some loans require you to have at least 3 accounts for 24 months.

WH/PH Tip: To build your credit history more rapidly, consider becoming an **authorized user on a parent's credit card**.

For a detailed look at your credit history, visit www.annualcreditreport.com where you can obtain a free copy of your credit report. This site allows you to review your credit history for accuracy and dispute any errors or inaccuracies, such as late payments, which can help improve your credit score.



CREDIT MIX INQUIRIES & DEROGATORY MARKS 10%

Having a **variety of credit types** such as credit cards, mortgage, car loans, etc., can positively affect your score.

Most credit scores will count multiple inquiries for the same type of loan within a short period (usually 14-45 days) as a **single inquiry** to minimize the impact on your credit score.

WH/PH Tip: After experiencing a negative credit event, many people choose to avoid using credit entirely. However, **building positive credit activity** can help counteract previous negative marks and improve your overall credit score.

HELPING YOU WORK HARD FINANCIALLY SO YOU CAN PLAY HARD PERSONALLY.

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