

What Makes a FICO® Credit Score?

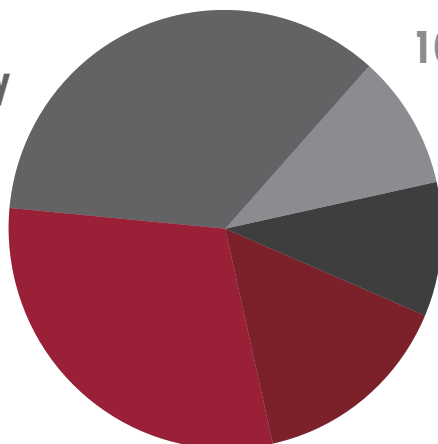
5 Main Factors Contribute To Your Overall FICO® Score

35% Payment History

Whether you've paid past credit accounts on time.

30% Amounts Owed

The amount of credit and loans you are using.



10% New Credit

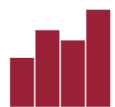
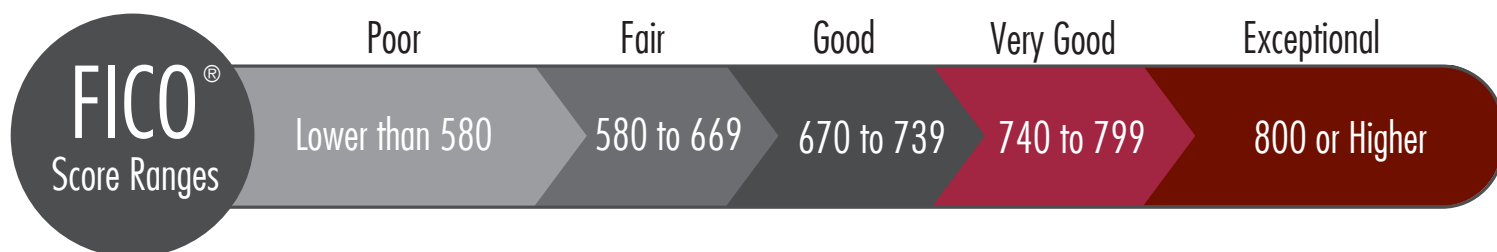
Frequency of credit inquiries and new account openings.

10% Credit Mix

The mix of your credit, retail accounts, installment loans, finance company accounts and mortgage loans.

15% Length of Credit History

How long you've had credit.



Credit Score

A number used by financial institutions and credit card companies to determine risk level when issuing you a loan or a credit card.



Credit Report

Gathering of data based on purchases, payments on open lines of credit, and requests for new lines of credit.

How Can I Achieve a Healthy FICO® Score?



Pay bills on time. If you're behind on payments, get current and stay current.



Keep balances low. It will reduce interest and make it easier to pay loans back.



Shop rates for loans in a short time period. Inquiries may be grouped for the same type of loan, rather than count them individually.



Avoid letting payments go to collections. They will stay on your report for seven years.



Have credit. Using and managing credit responsibly is an important risk indicator.

Three major credit reporting agencies – Experian, Equifax and TransUnion – that report your FICO® Score to a lender. These scores can differ slightly based on the information reported to each of them by all of your creditors.

Equifax
Experian

www.equifax.com
www.experian.com

TransUnion
Fair Isaac Corporation

www.transunion.com
www.ficoscore.com

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SF Fire Credit Union

For more information, visit www.sffirecu.org