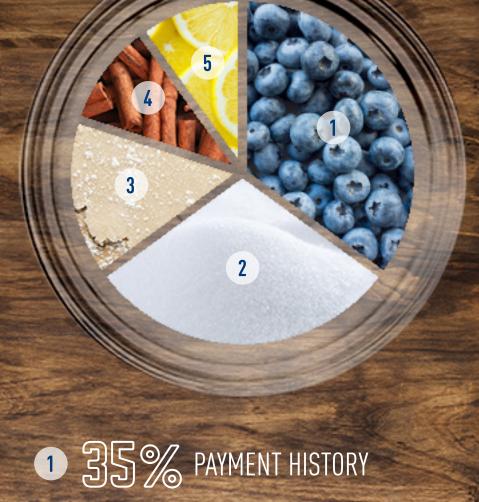


HOW TO IMPROVE YOUR Credit Score

THE CREDIT SCORE RECIPE Five factors combine to determine your credit score. How much of each ingredient goes into

calculating that magical 3-digit number?



- 3 15% LENGTH OF CREDIT HISTORY
- CREDIT MIX

2 30% CREDIT USE & DEBT LEVEL

- NEW CREDIT
- WHAT DETERMINES YOUR Credits

NOW THAT YOU'VE BRUSHED UP ON WHAT GOES INTO CALCULATING YOUR CREDIT SCORE, IT'S TIME TO START GIVING YOURS A RAISE.

6 SIMPLE WAYS TO BOOST YOUR CREDIT SCORE

(1)

KNOW YOUR FICO® SCORE

FICO is a type of credit score, and the one

most commonly used by lenders. You'll see this score on your credit report: Get yours free at annualcreditreport.com.

HOW LOW CAN YOU GO? The sweet spot for credit card balances is

30% or less of your available limit. If you can get this number down to 10%, your credit score should rise.

CORRECT MISTAKES Notice incorrect info on your credit report? Send a letter to both the creditor and the

reporting agencies (TransUnion, Equifax and Experian) disputing the error. Once it's fixed, you're golden.

limit. Just make sure that your new boundaries don't encourage you to rack up more debt!

RAISE THE ROOF

Ask your credit card company to raise your

once, and take breaks after getting new credit.

PAY YOUR BILLS ON TIME

Obvious, right? But we get it — life happens. If you're having trouble paying by a certain day, check with your creditor or landlord to see if they can shift your payment date.

TAKE A BREAK

Your FICO score goes down when a potential lender runs your credit (this is called a "hard pull"). Don't apply for a dozen cards at

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