

Tips for Responsible Credit Card Usage



Pay bills on time to ensure no negative impact on your credit score



Aim for a credit utilization ratio of 30% or low



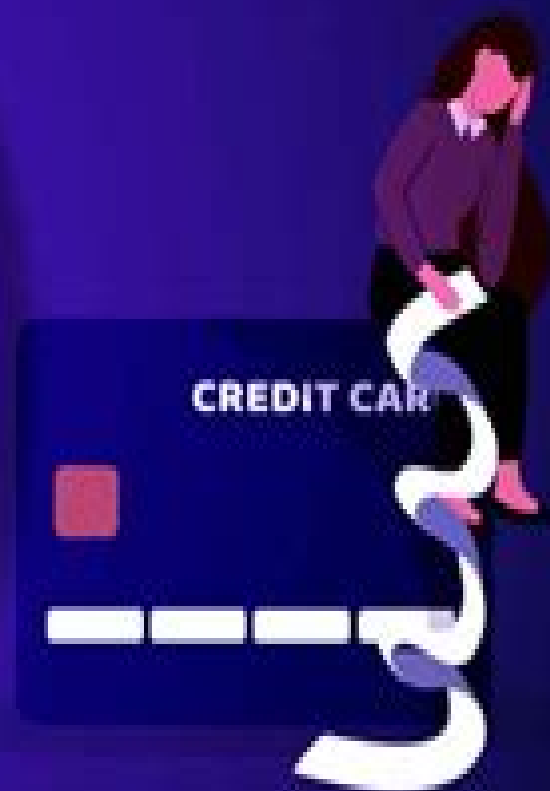
Create a budget and track the same to avoid overspending



Avoid withdrawing cash to avoid high-interest rates



Keep yourself updated with the terms and conditions of your credit card



Non Credit Card Required Credit Report

Albert A Gayle



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