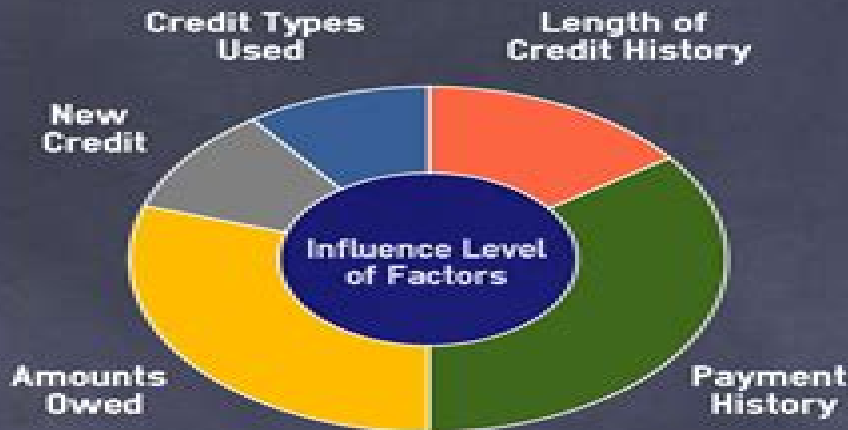


Easy, Worry-Free Ways to Boost Your Credit Score

What's In a Credit Score?



What's NOT counted

Unpaid Medical Bills

Bills already paid or settled

FICO Credit Score Ranges

700 - 850	Excellent
680 - 699	Good
620 - 679	Average
580 - 619	Low
500 - 579	Poor
300 - 499	Bad

Use Rating Factors to Your Advantage

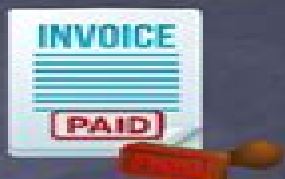
Be Timely



Enroll in autopay through your bank so you have full control over payment scheduling.

Pay multiple times a month before statement closing date!

Be Dedicated



Pay down the highest interest rates first, and only use credit when absolutely necessary.

Look for low interest rates or cash back offers!

Be Smart



Use credit for larger, urgent purchases you know you will be able to pay off in a reasonable amount of time.

Keep balances under 30% of credit limits!

Be Loyal



Keep older accounts open. Transfer higher interest balances to older accounts with lower interest rates.

Request a credit limit increase- but don't use it all!

Be Picky



Be selective when applying... Major issuers and credit union rates often trump retail and bank rates.

Avoid applying for credit when you don't really need it!

Payment Plan Credit Score

Jin-Ying Zhang



Payment Plan Credit Score:

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