



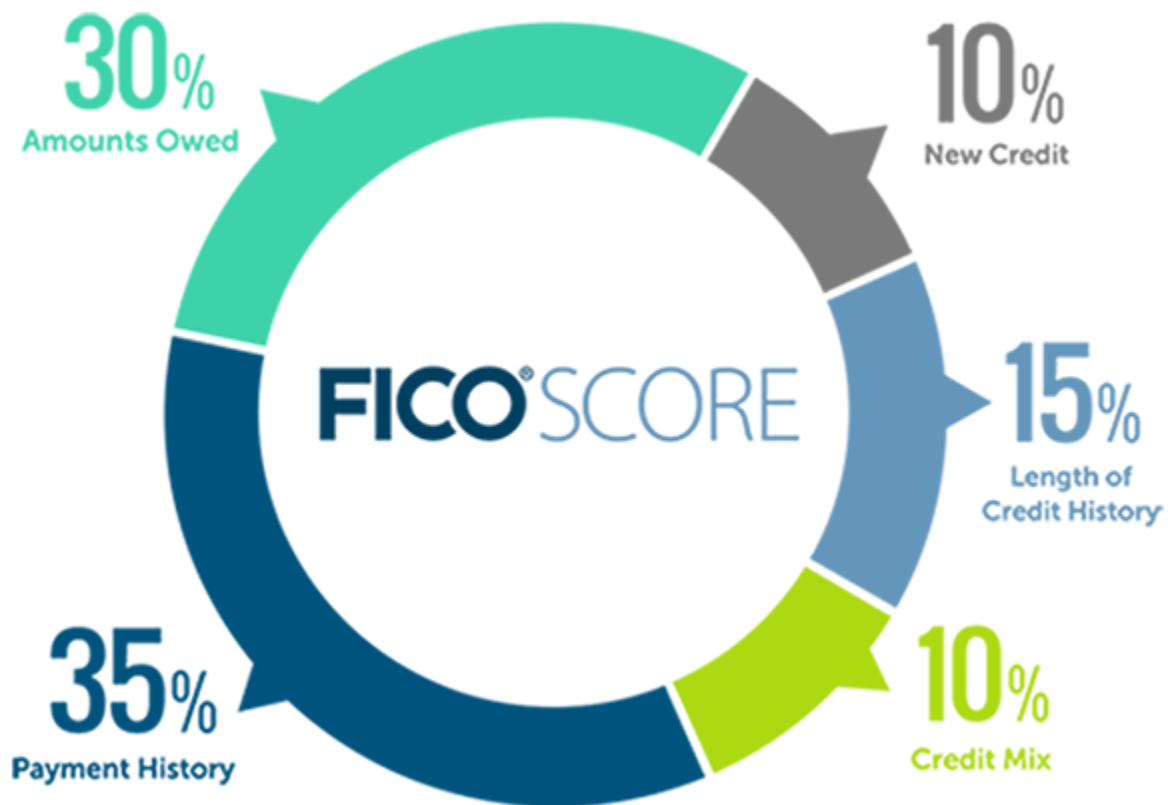
CREDIT FILES & FICO® SCORES

Take a proactive approach to your finances! Learn how to manage your stories and change your numbers.

WHAT ARE FICO® CREDIT SCORES AND HOW ARE THEY DETERMINED?

Your FICO® score will determine how much it will cost you to borrow money.

Equifax, Experian, and TransUnion compile your financial history and create a FICO® score based on the following information:





CREDIT FILES & FICO® SCORES

WHAT ARE THE DIFFERENT SECTIONS OF YOUR CREDIT FILES?

Your credit files contain your financial history and are used to create your FICO® scores. They include the following information:

01 Identifying Information

02 Trade Lines

03 Credit Inquiries

04 Public Records & Collections

HOW CAN YOU CORRECT ERRORS IN YOUR CREDIT FILES?



Obtain your free credit reports each year by visiting:

www.annualcreditreport.com

Review your reports and contact Equifax, Experian and/or



TransUnion to dispute any incorrect details. They have 30 days to investigate and update.

EQUIFAX®

 **Experian™**

 **TransUnion®**