

Credit Building Tips

Know Your Score

- ✓ Your credit is your responsibility. A credit score is a numerical value assigned to you based on your credit history that summarizes your credit risk. The score ranges from 300-850, and the higher the score the better.

Review Your Credit Report

- ✓ Review your credit report at least once a year to check for errors and discrepancies. Request your free annual credit report at **AnnualCreditReport.com**. You can also request your free credit report over the phone at 1-877-322-8228, or by mailing your request to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Make Payments on Time

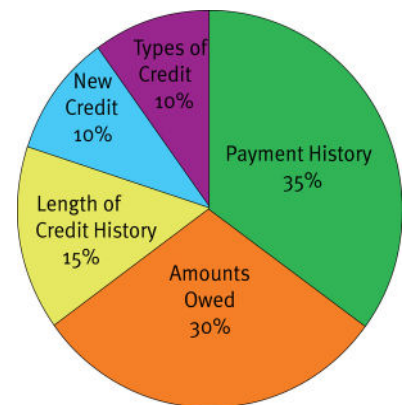
- ✓ Stay current on all your bills. Late payments can have a severely negative effect on your credit score. It could take up to 2 years to restore credit with one late payment. The first thing any lender wants to know is whether you've paid past credit account on time. Payment history makes up the largest portion of your credit score.

Keep Credit Card Balances Low

- ✓ 30% of your credit score comes from your balances. It's important to keep your balances low (less than 50% of your limit) to improve your credit.

Keep Your Oldest Credit Cards Open

- ✓ History is very important to your credit —and includes how long you've had credit. Keep accounts open to show your credit longevity.



How your credit score is calculated.

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