



Profile of a High FICO Score



**6 + ACTIVE ACCOUNTS
WITH A GOOD MIXTURE
OF CREDIT *IN GOOD
STANDING***

**10 % OR BELOW
CREDIT UTILIZATION
RATE**

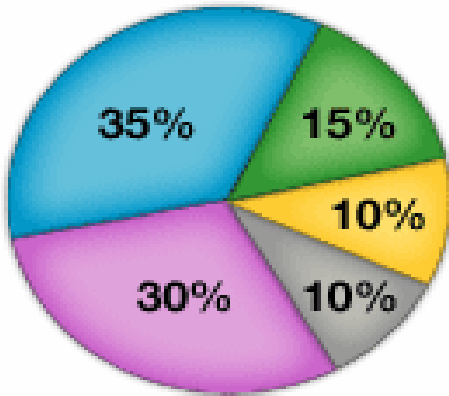
**ON TIME/EVERY
TIME PAYMENTS/
NO LATE PAYMENTS**

**LIMITED INQUIRIES
AND NEW ACCOUNTS
PER YEAR. (NO MORE
THAN 2 IF POSSIBLE)**

**A SOLID CREDIT
HISTORY.
20 YEARS IS THE GOAL**

WHY DO SCORES DECREASE?

<p><i>Late Payments</i></p> <p><i>Opening New Accounts</i></p> <p><i>Old derogatory accounts with balances</i></p>	<p><i>High Credit Utilization Rates</i></p> <p><i>Public Records</i></p> <p><i>Closing Credit Card Accounts</i></p>
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- Payment history
- Amounts owed
- Length of credit history
- New credit
- Types of credit used