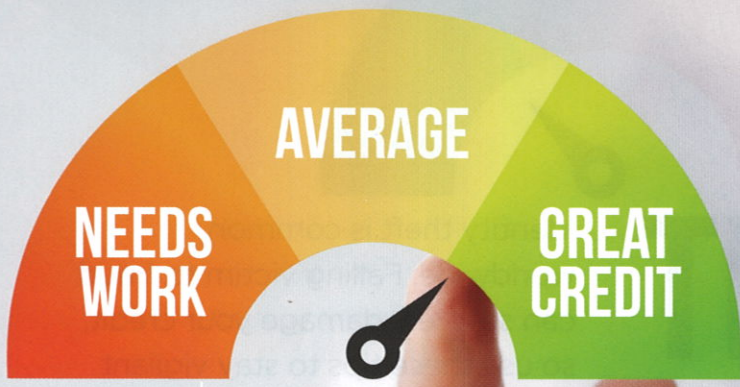


MANAGING YOUR CREDIT SCORE



FICO®
CREDIT
SCORE

Understanding how your credit score is calculated and the factors that impact it will keep you on track for exceptional credit!

FICO SCORE METRICS

35%
PAYMENT
HISTORY

Make sure you're staying up-to-date on all outstanding loan payments and credit card bills. If you miss a payment, notify your creditors right away and try to pay it as soon as possible.

30%
AMOUNTS
OWED

The amount of debt you take on — and whether you're paying it on time — will affect your credit score. Think student loans, mortgages, car payments, etc.

15%
LENGTH OF
CREDIT HISTORY

Those with lengthier credit histories have had more time to prove they can pay back loans and bills. If you're a new borrower, don't worry — this one improves with time!

10%
TYPES OF
CREDIT IN USE

A healthy mix of credit can help improve your score. That's why closing an old unused credit card could slightly reduce your score.

10%
NEW CREDIT
ACCOUNTS

If you recently added credit (opening a mortgage, financing a new car, etc.) or received multiple third-party credit checks, your credit score might drop a few points.

✓ HOW TO CHECK YOUR CREDIT

Access a free credit report directly through credit bureaus like **Equifax** and **TransUnion**.

Check your credit score free online with sites like **Credit Karma** and **Credit.com** in the United States, and **Borrowell** or **Mogo** in Canada.



PROTECT YOUR CREDIT



Identity theft is common worldwide. Falling victim to fraud can severely damage your credit, so use these tips to stay vigilant and keep your identity safe and secure online and in-person!

✔ SET STRONG PASSWORDS

Keep it at 12 or more characters that include numbers, capital letters and symbols, and avoid including personal data in your passwords. A strong password makes it harder for hackers to access your personal data in the first place.

✔ BEWARE OF WIFI

Wait until you're on a secure Internet network before hopping onto online banking or other similar websites. If you need to use a public WiFi network to take care of sensitive tasks, consider a virtual private network (VPN) to keep your connection safe.

✔ MIND YOUR DATA

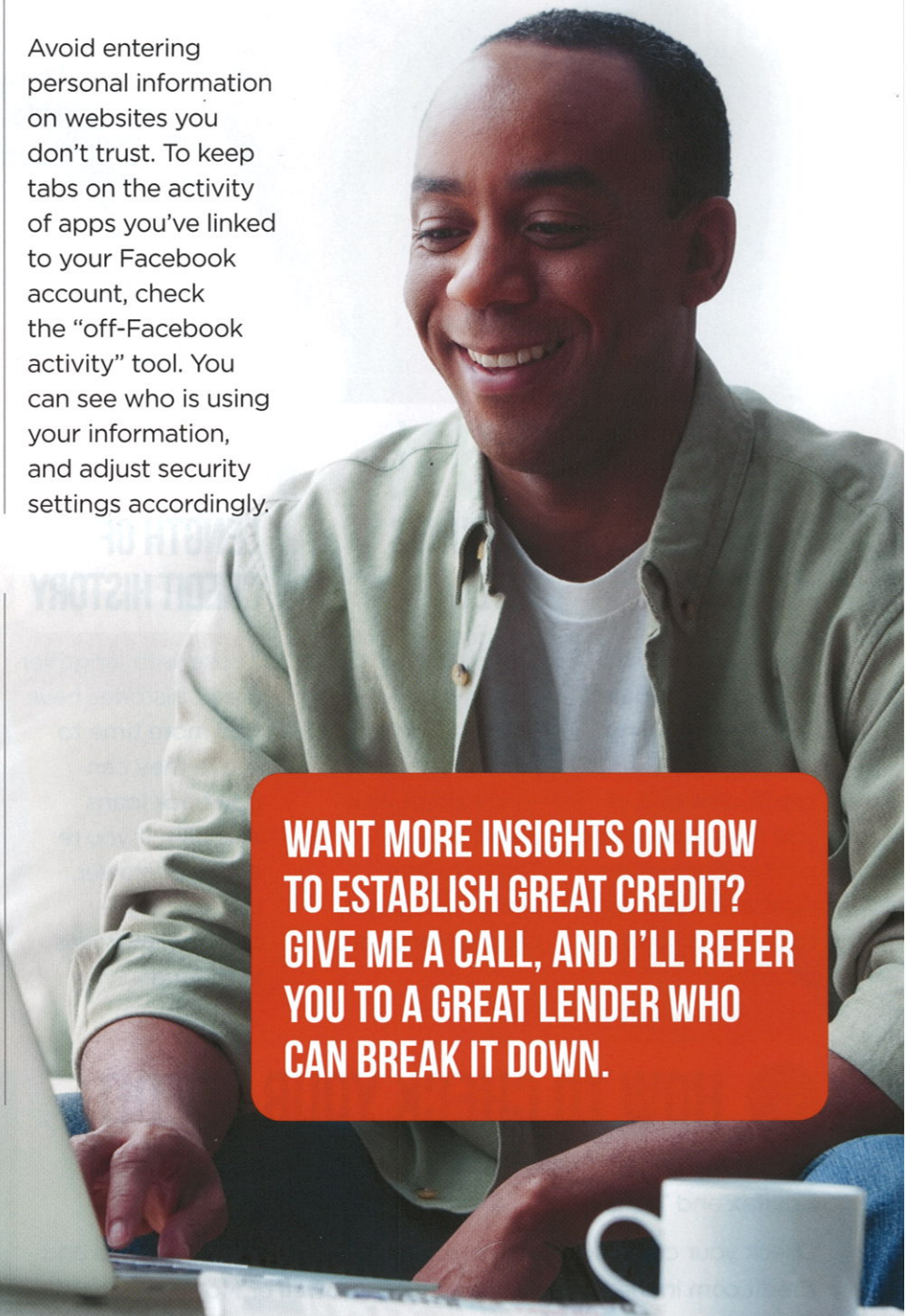
Avoid entering personal information on websites you don't trust. To keep tabs on the activity of apps you've linked to your Facebook account, check the "off-Facebook activity" tool. You can see who is using your information, and adjust security settings accordingly.

✔ CONDUCT A PRIVACY AUDIT

Adjust your social media settings to make sure private information like your birth year or cell phone number isn't public. You may not even realize that information is there, so double check to be safe!

✔ SHRED IT AND FORGET IT

Shred or cut up any mail that contains sensitive information (like your address), and remember to remove address labels from boxes and magazines before you recycle them.



WANT MORE INSIGHTS ON HOW TO ESTABLISH GREAT CREDIT? GIVE ME A CALL, AND I'LL REFER YOU TO A GREAT LENDER WHO CAN BREAK IT DOWN.