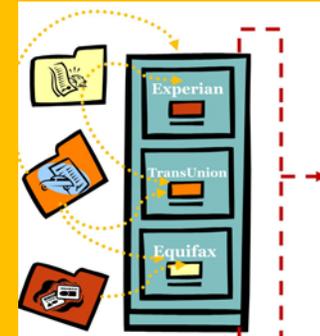
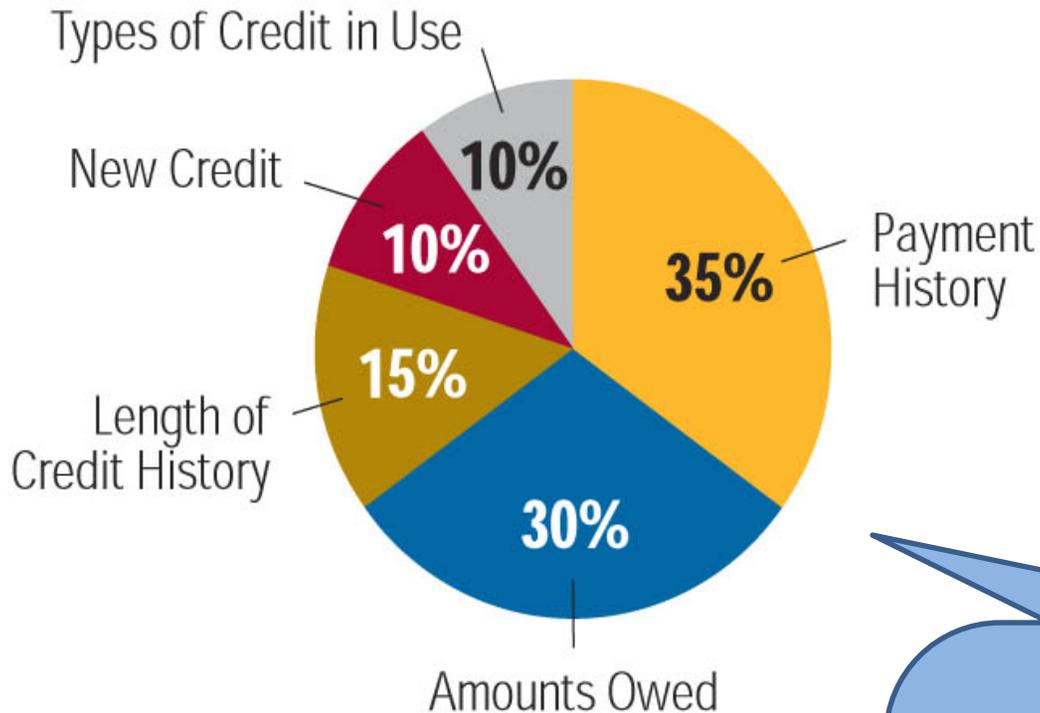


Credit

FICO credit scores range from 300-850



A credit report is a history of behaviors related to how money is borrowed and paid back.

A credit score turns the information in the credit report into a number which creditors use to determine potential risk.

Improve Credit

1. Prepare a spending plan. This allows you to:
 - a. Prioritize spending to meet most important needs
 - b. Avoid running out of money and needing to borrow
 - c. Allocate money to debt repayment
2. Pay on time to current creditors
3. Keep balances owed to below 30% of available limit
4. Pay off past due and collections accounts
5. Open new accounts only if needed
6. Keep open old accounts in good standing

Order Credit Reports

Annual Credit Report is the only authorized site to obtain a free credit report. Each person is allowed one free credit report from each credit reporting agency once per year.

www.annualcreditreport.com

877-322-8228

Annual Credit Report Request Service
PO Box 105283, Atlanta, GA 30348

Contacts for the major credit reporting agencies

Equifax: 800-685-1111, www.equifax.com

Disputes: www.ai.equifax.com/CreditInvestigation

Experian: 888-397-3742, www.experian.com

Disputes: www.experian.com/disputes/main.html

Transunion: 800-916-8800, www.transunion.com

Disputes: www.transunion.com/personal-credit/credit-disputes-alerts-freezes.page

Credit Scores require a fee. You can obtain a credit score from www.myfico.com.

How long does info stay on report?

Open Accounts in Good Standing	• Indefinitely
Closed Accounts in Good Standing	• 10 yrs from date of closure
Late or Missed Payments	• 7 yrs from date of 1st delinquency
Charge Off, Collections	• 7 yrs from date of charge off
Bankruptcy	• 10 yrs for Chapter 7, 7 yrs for Chapter 13
Judgments, Unpaid Tax Liens	• 7 yrs to indefinitely
Foreclosure, Short Sale	• 7 yrs from sale date
Inquiries	• 2 yrs

Dispute credit report errors

1. Contact both the credit reporting agency (CRA) and the company that provided the information to the CRA.
2. Explain what you think is wrong, and include copies, not originals, of documents that support your dispute.

You can submit your complaint by mail, online, or by phone.

If you submit by mail, include: complete name, address, phone number, report confirmation number, if available, and account number for any account you are disputing. Send by certified mail and ask for a return receipt to have a record that it was received.

If you have any issues getting your dispute resolved, you can submit a complaint to the Consumer Financial Protection Bureau (CFPB) online at www.consumerfinance.gov. They'll forward it to the company and work to get you a response.

If the company corrects your information as a result of your dispute, it must update your information with all of the CRAs to which it provided the inaccurate information.