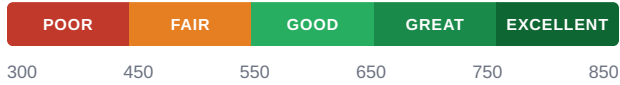


# Credit History

How your credit report works — and how to make it work for you

## YOUR FICO® CREDIT SCORE



- FICO® scores range from 300 to 850. **Only 1% of Americans hold a perfect score**, per the Fair Isaac Corporation.
- Higher score = lower risk** to lenders = better interest rates, higher credit limits, more favorable terms.
- Low scores can mean **loan rejections or higher interest rates** — costing you real money over time.
- Your report is held by **three bureaus**: Experian, TransUnion, and Equifax. Check all three annually.
- You're entitled to **one free report per bureau per year** at AnnualCreditReport.com or by calling 1-877-322-8228.

💡 Estimate your FICO® score for free at [WhatIsMyScore.org](https://www.whatismyscore.org) — no hard inquiry required.

## HOW LONG NEGATIVES STAY ON YOUR REPORT

**10 yrs** **Bankruptcy** — The longest-lasting mark on your credit history. Avoid at nearly all costs.

**7 yrs** **Late payments, foreclosures, repossessions** — These fade eventually, but do lasting damage in the meantime.

⚠ Beware companies claiming they can "fix" or "remove" accurate negative history for a fee. **This is illegal and impossible.** Contact the National Foundation for Credit Counseling (NFCC) at 1-800-388-2227 or [nfcc.org](https://www.nfcc.org) for legitimate help.

## 8 TIPS TO KEEP YOUR SCORE STRONG

- Complete credit applications carefully and accurately
- Don't let cards reach their limit or spend beyond your means
- Pay balance in full monthly — or at least the minimum on time
- Contact creditors proactively if you're struggling to pay
- Update your address with all creditors when you move
- Report a lost or stolen card to the issuer immediately
- Review credit reports periodically and dispute errors promptly
- Maintain a consistent employment history where possible

💡 If your credit report has errors, bureaus are **legally required to correct them at no charge** if you notify them in writing within 30 days of receiving your report.

## WHO CAN SEE YOUR CREDIT REPORT?

Anyone with a **legitimate business need** can access your report. Potential employers typically require your written consent first.

 **Banks & Credit Unions**

 **Credit Card Issuers**

 **Landlords**

 **Auto Financing**

 **Insurers**

 **Employers\***

\*With your written consent