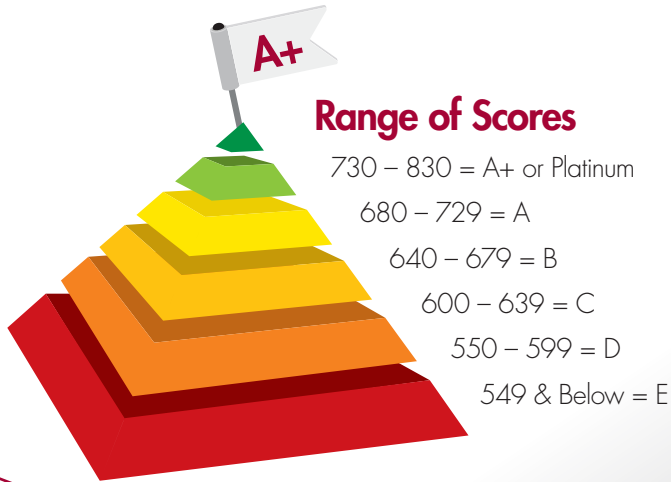
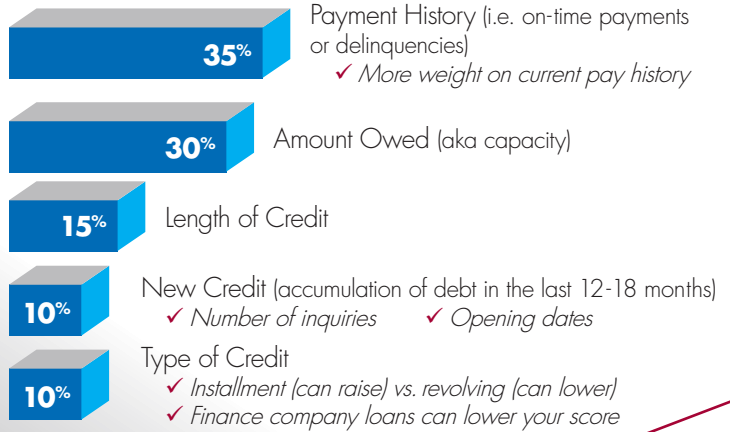


# What road to *choose?*

## Understanding your credit score.



### What Makes Up Your Credit Score?



### How Can You Improve Your Score?

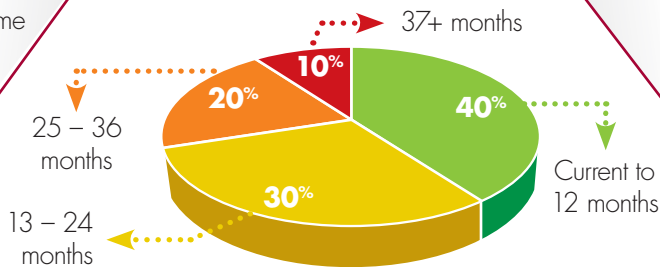
- ✓ Pay off or pay down your credit cards
- ✓ Do not close credit cards as it may decrease your capacity. *The exception to this is when you have had a bad experience with the credit card company and you want to prevent future issues.*
- ✓ Move your revolving debt into installment debt
- ✓ Continue to make payments on time (older late pays will become less significant with time)
- ✓ Slow down on opening new accounts
- ✓ Acquire a solid credit history with years of experience

Turn your score around faster than you ever thought.

### What Actions Will Hurt Your Score?

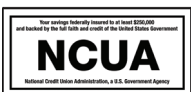
- ✗ Missing payments
- ✗ Credit cards at capacity (i.e. maxing out credit cards)
- ✗ Shopping for credit excessively
- ✗ Opening up numerous loans and credit cards in a short time frame
- ✗ Having more revolving debt in relation to installment debt
- ✗ Closing credit cards out (this could lower available capacity)
- ✗ Borrowing from finance companies

### Approximate Credit Weight for Each Year:



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