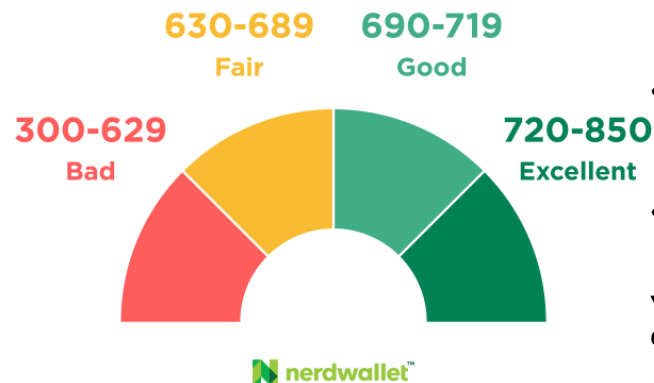
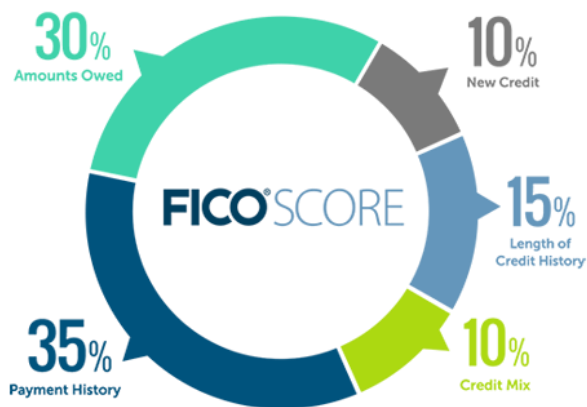


What is a Credit Score?

A credit score is a number that helps lenders, like banks, insurance companies and landlords assess how well you've managed your financial obligations. It is one of several factors they may consider when deciding a rate of pay for services, whether to loan you money or whether to enter into a business agreement.

What is the different between a credit report and a credit score?

Your credit report is a history of your accounts and payments. Your credit score is a number generated from the details of your credit report. FICO, a company that provides credit scores, digs into those details and weights them by importance to calculate FICO Scores. Scores generally range from 300 to 850. The higher the number, the better your credit. Ultimately, lenders can look at your credit report and credit score when deciding whether to lend you money, so paying close attention to both is important.



What is a credit report?

A credit report shows your loans, credit cards and payment history, as well as whether you've filed for bankruptcy. The three major credit bureaus – Experian, Equifax and TransUnion-collect information from public records and company you do business with and use that information to create your report. The report has four sections, and here's what's contained in each.

- Personal information – Your name (and any previous names), current and past addresses, Social Security number and date of birth.
- Credit History – all your loan and credit card accounts (whether open or closed) and your track record for repaying them. This is where any missed or late payment show up.
- Public records – bankruptcy filings. The credit bureaus stopped including other public financial information, such as tax liens and civil judgments, in 2018. Any non-financial public records you may have, like speeding tickets won't be on here.
- Hard and soft credit inquiries – anyone's who's checked your credit in the past two years – landlords, employers, lenders and others.

You are entitled to a free credit report every year – note a credit report will not contain your credit score.

To obtain your reports

Visit annualcreditreport.com or call 877.322.8228