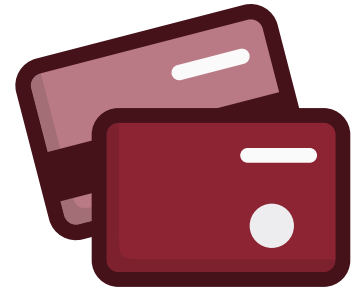
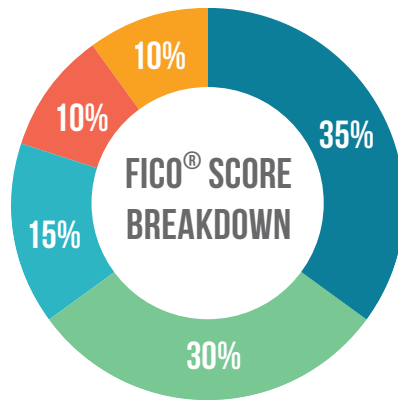


# UNDERSTANDING YOUR CREDIT



A **HIGH** CREDIT SCORE CAN **SAVE** YOU **MONEY** AND **HELP** YOU REACH **YOUR** FINANCIAL **GOALS**.

- 35% PAYMENT HISTORY
- 30% AMOUNT OWED
- 15% LENGTH OF CREDIT HISTORY
- 10% TYPES OF CREDIT
- 10% NEW CREDIT



## CREDIT GRADES

Your FICO Score is a factor lenders use to assess risk. In general, here is how the score relates to your credit grade:

EXCELLENT	750 AND UP
ABOVE AVERAGE	680-749
FAIR	620-680
POOR	619 AND BELOW

## FREE HELP REVIEWING YOUR CREDIT REPORT

HUECU partners with GreenPath Financial Wellness to provide our members with financial counseling. A GreenPath counselor can do a soft-pull of your credit report and help you understand your report.

*Help available in over 150 languages - six days a week!*

Monday - Thursday: 8 AM - 10 PM

Friday : 8 AM - 7 PM

Saturday: 9 AM - 6 PM

**877-337-3399**

**huecu.org/greenpath**

## CREDIT CHECKLIST

- Pull your credit report at [annualcreditreport.com](http://annualcreditreport.com)
- Pay your bills on time
- Resolve collections items on your report
- Access your FICO® score for free on your HUECU credit card statement
- Know your interest rates
- Research debt repayment options
- Maintain your debt well below your available credit line
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

## WE'RE HERE TO HELP

HUECU is committed to helping you improve your financial situation.

**Visit [huecu.org](http://huecu.org) for details**