

## YOUR FICO® SCORE

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### ***What are the primary factors that determine a FICO® credit score?***

- 35% is based on your payment history for all accounts.
- 30% is based on the amount you owe on accounts.
- 15% is based on how long you have been using credit.
- 10% is based on your applications for new credit.
- 10% based on types of credit used.

### ***What are the minimum requirements to receive a FICO® score?***

- At least one open account for six months.
- At least one undisputed account reported to the credit bureaus in the past six months.
- No indication of deceased or disputed on the credit report.

### ***How can consumers improve their FICO® score?***

- Bring active past due accounts current and keep them current.
- Keep account balances as low as possible – a good rule is below 25% of the credit limit especially on credit card accounts.
- Request correction letters for any reporting errors.
- Do not close existing accounts. This *may* lower your credit score
- Limit applications for new revolving debt – credit cards, department stores, etc.



## RESOURCE GUIDE

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### **EQUIFAX**

PO BOX 105873 ATLANTA, GA 30348  
800-685-1111  
Fraud department:  
800-525-6285

### **TRANSUNION**

PO BOX 1000 CHESTER, PA 19022  
800-888-4213  
Fraud department:  
800-680-7289

### **EXPERIAN**

PO BOX 2002 ALLEN, TX 75013  
888-397-3742  
Fraud department:  
888-397-3742 (Option 2; then Option 3)

**NOTE: For a direct link to each of the credit bureaus you may go to:**

[www.arcreports.com](http://www.arcreports.com)

**To be removed from solicitation mailing lists – up to 5 years or permanently:**

888-567-8688

[www.OptOutprescreen.com](http://www.OptOutprescreen.com)

**To be placed on the ‘Do-Not-Call’ list – permanent deletion of home and cell phones:**

888-382-1222

[www.donotcall.gov](http://www.donotcall.gov)

### **Federal Trade Commission**

[www.ftc.gov/moneymatters](http://www.ftc.gov/moneymatters)

For important consumer protection information and how to file a dispute

### **Attorney General**

Please contact your state AG office

**For Your FREE FACT ACT credit report:**

1-877-322-8228

[www.annualcreditreport.com](http://www.annualcreditreport.com)

### **FICO Consumer Web Sites:**

[www.myfico.com](http://www.myfico.com)

[www.scoreinfo.org](http://www.scoreinfo.org)