

YOUR FICO® SCORE

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

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

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

888-567-8688

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

Federal Trade Commission

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

FICO Consumer Web Sites:

www.myfico.com

www.scoreinfo.org