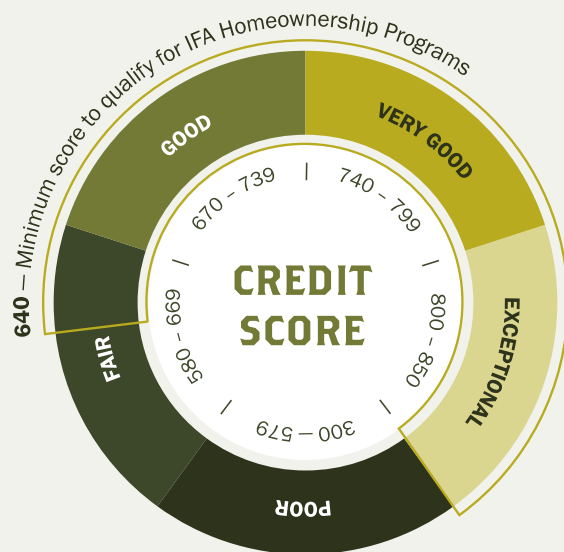


GET TO KNOW YOUR CREDIT SCORE

Your credit score is a snapshot of your financial history and plays an important role in a lender's decision to offer you credit. A higher credit score will help you qualify for loans.



Improving Your Score

While your credit score is important, it's certainly not permanent. There are simple things you can do routinely to improve your score over time.

✦ **CHECK YOUR CREDIT REPORT FOR ERRORS**

✦ **PAY BILLS ON TIME**

✦ **REDUCE THE AMOUNT OF DEBT YOU OWE**

Behind Your Score

Your credit score might seem mysterious, but the calculations are quite simple. Here are the components that make up your credit score.

FICO Score



35% PAYMENT HISTORY

Whether you've paid past credit accounts on time



30% AMOUNTS OWED

The total amount of credit and loans you're using compared to your total credit limit, also known as your utilization rate



15% LENGTH OF CREDIT HISTORY

The length of time you've had credit



10% NEW CREDIT

How often you apply for and open new accounts



10% CREDIT MIX

The variety of credit products you have, including credit cards, installment loans, finance company accounts, mortgage loans and so on

Source: Experian



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