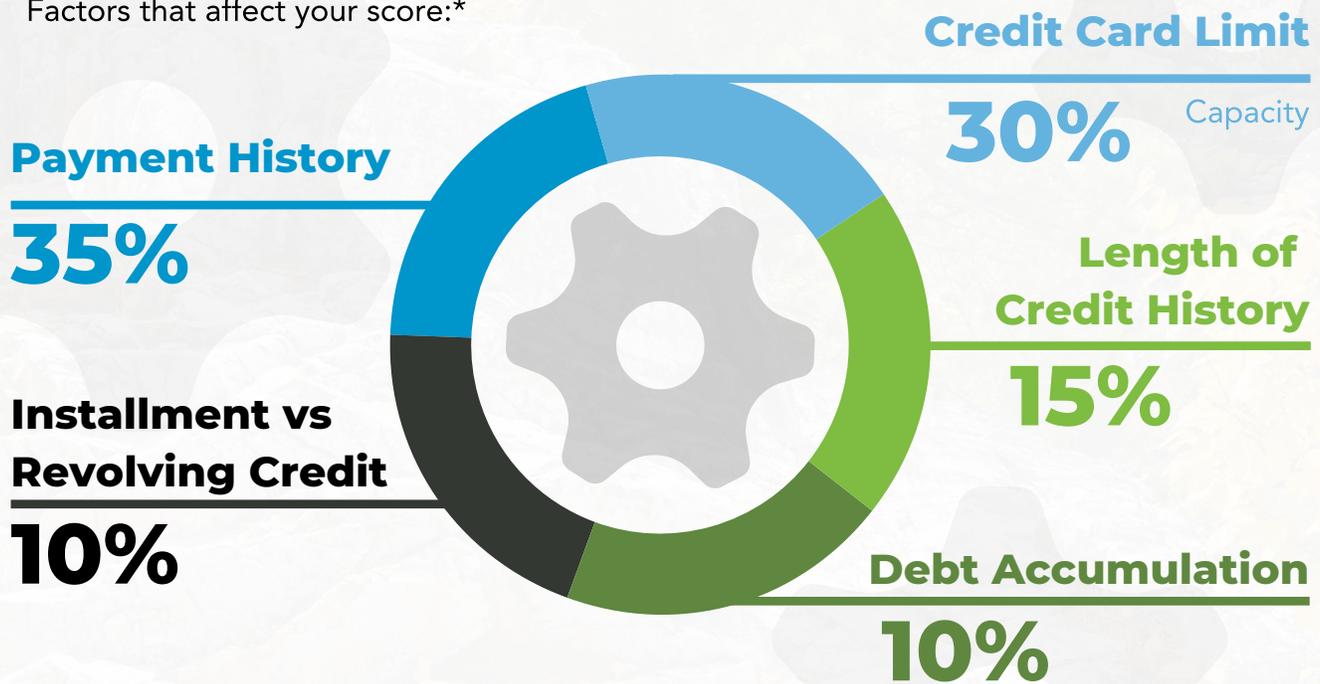


ELEMENT CREDIT SCORE CHECKLIST

Are you looking for a friend to help you with your financial life? We're here to help!

What makes up a Credit Score?

Factors that affect your score:*



What will hurt my credit score?

- Missing a payment
- Credit cards at limit (capacity)
- Closing credit card accounts
- Multiple credit inquiries / pulls
- Open multiple accounts in short period
- Having more revolving loans as compared to installment loans

What will improve my credit score?

- Pay down credit cards
- Make payments on time
- Slow down on opening new accounts
- Keep older credit cards open and use those; never close accounts
- Move revolving debt to installment accounts



ElementFCU.org/Money-Wellness
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