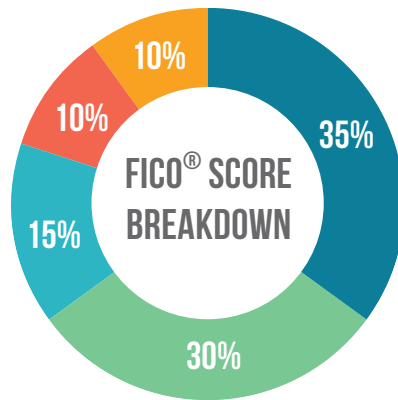


UNDERSTANDING YOUR CREDIT



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
- 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 for details