

# Financial Tips

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## Get the F.A.C.T.s about your right to a *FREE* Annual Credit Report

Having a clean credit report is vital. Negative information in your credit report will lower your credit score, which can be reviewed by lenders, insurers, landlords and even potential employers.

### With a low credit score you will be more likely to:

- Be offered lower credit limits
- Pay higher rates on the credit you have
- Be denied future credit

### What can I do to have a healthy credit score?

**Pay your bills on time!** Responsibly paying your bills and repaying your loans is important to having a good credit rating.

**Pay at least the minimum!** Failing to pay at least the minimum amount required could cause your accounts to be marked past due, and that will make it less likely for lenders to view you as a worthwhile credit risk.

**Keep your overall debt low!** Creditors and lenders will view you very cautiously if they see you already have a lot of debt. They will be far less likely to offer you favorable limits and the lowest rates.

**Limit your total number of new credit cards!** Owning too many credit cards is unwise. Lenders will look at how far into debt you may potentially find yourself if you get into trouble and "max-out" your credit limits.

**Check your credit report for errors!** When you receive your free report, check it right away for mistakes. Make sure all the accounts on the report are yours. Also check to see if there are any reports of late payments that you disagree with.

### Where can I get my *FREE* credit report?

You may request your *FREE* annual credit report any of the following ways:

*On the internet at:* [www.annualcreditreport.com](http://www.annualcreditreport.com)

*By calling toll-free:* 1-877-322-8228

*By mailing your request to:*

Annual Credit Report Request Service  
P.O. Box 105283  
Atlanta, GA 30348-5283

**PLEASE NOTE: Although the credit report is *FREE*, there may be a fee charged if you request your credit score.**

**FOR MORE INFORMATION** call the Loan Connection (440) 358-2100.