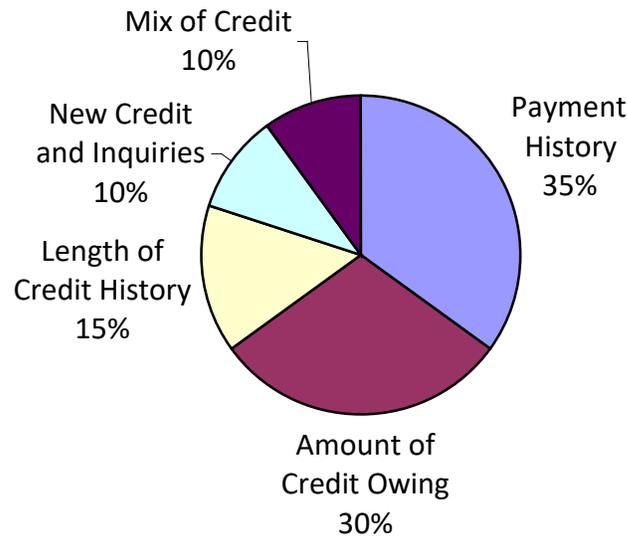


Categories Used to Determine Credit Scores



Credit Scores

- Scores range from low 400's to 800 and higher
- Higher scores indicate low credit risk (more likely to get a loan)
- Lower scores indicate higher credit risk (less likely to get a loan)

Credit Reports

- Determine likelihood of repayment
- Identifies in-depth personal information such as Social Security Number, address, date of birth and employment information

Additional Information on the Web

- www.transunion.com
- www.myfico.com
 - Scroll down to the bottom of the page and click on How to Get a Better Score. Very detailed information about the categories used to determine credit scores.
- www.tcnlink.com
 - Scroll down to Frequently Asked Questions

Questions? We are here to help!

Call our Member Contact Center at (877) 937-2328.



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