

Know Your Score!

Credit Score






Your credit score is a 3 digit number that predicts risk, affects loan pricing and decision-making.

A high credit score means a lower interest rate.

A lower interest rate means lower monthly payments.



Show Your Score Some Love

-  **Pay your bills on time!** Stay current on your payments.
-  **Keep credit balances low.** Keep your loan and credit card balances as low as possible.
-  **Boost your score.** Keep and use your longest credit accounts, and close unused accounts with annual fees.
-  **Know your report!** Take the steps to check for errors annually on your free credit report: annualcreditreport.com. Ask about Altana's ID Protect.
-  **You're in control.** Open new credit as needed, remembering that a closed account doesn't make it go away. Manage credit cards responsibly.

Let's (re)Build Your Credit Together

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