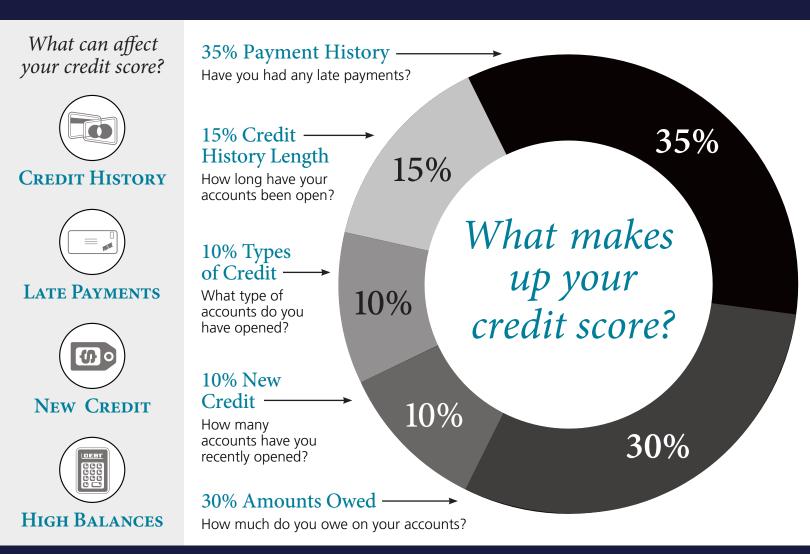
Credit Score Basics



How can you improve your credit score?

- 1. Make sure your credit report is correct. You can get one free report every year from the three credit bureaus Equifax, Experian, and TransUnion.
- 2. Check your credit reports for accuracy. Make sure the date opened, balance, limit, and activity are all correct.
- 3. Pay off as much as you can on your high balances, but leave the accounts open.
- 4. Stay away from opening or using "finance company" type credit accounts.

Apply online at: https://secure.approvedfast.com/occu/application/index

