

CREDIT SCORE

Do's & Don'ts

Having a good credit score can prove to be an asset while buying a home or vehicle. Here are some do's and don'ts that can help you to improve your credit score.



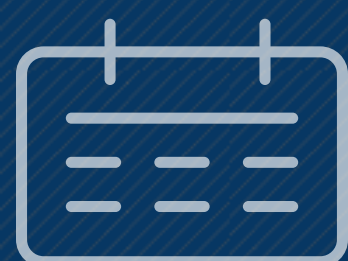
DO's



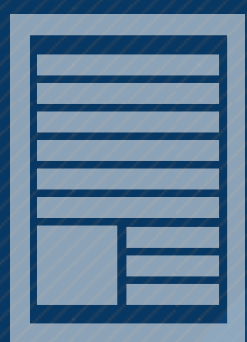
Always pay all of your bills before or on the due date as it may affect your credit score.



Create a plan for all your debt payments and stick to it to clear your balances.



Enable automatic payments every 2-3 weeks as this will help to avoid late fees.



Check your credit report at least once a year to make sure that you aren't a victim of identity theft.



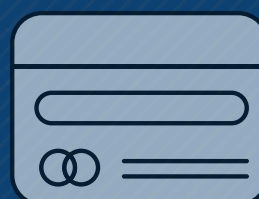
Set up text message or e-mail alerts from the credit card's website to keep track of expenditures.



Pay less than the minimum due because it counts as a late payment.



Spend more than you can afford to avoid maxing out your cards.



Share your credit details with anyone unless you initiate a transaction.



Never close your credit accounts, as it may affect other factors in score such as length of credit history.



Open multiple new accounts within a period of 12-months, as it will reduce your credibility.

www.gctfcu.net

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