

# Guide To Understanding Your *Credit Report*

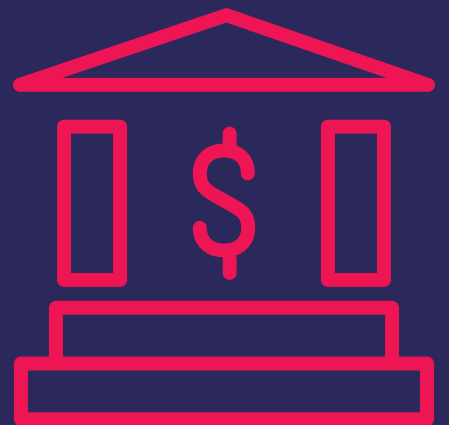


Credit report is an essential document which is used by lenders to ascertain whether to approve your loan application or not.

## 1

### Key Terms Used In Credit Reporting

- Credit History
- Credit Score
- Joint Account
- Credit Report
- Bankruptcy Filings



### What All Is Included In The Credit Report



- Person's Name
- Public Records
- Credit History
- Collection Records
- Previous & Current Address

## 2

## 3

### How To Improve Your Credit Score

- Always pay your bills on time
- Keep the balance low on your credit card
- Manage your outstanding debts responsibly
- Don't open or close new credit accounts



[www.gctfcu.net](http://www.gctfcu.net)

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