



**FINANCIAL HEALTH**  
Federal Credit Union

## THREE STEPS TO IMPROVE CREDIT

### AVOID NEGATIVES:

- Collection Items
- Judgments & Liens
- 30 Day (or worse) Past Dues
- Charge-offs

### USE REVOLVING CREDIT WISELY:

- Have Some
- But, Not Too Much
- Manage Utilization Rate

### BE PROACTIVE:

- Correct Errors
- Address Problems
- Have A Plan For Improvement

To get your score for FREE, go to:  
**CREDITKARMA.COM**

To understand your credit file, go to:  
**ANNUALCREDITREPORT.COM**

