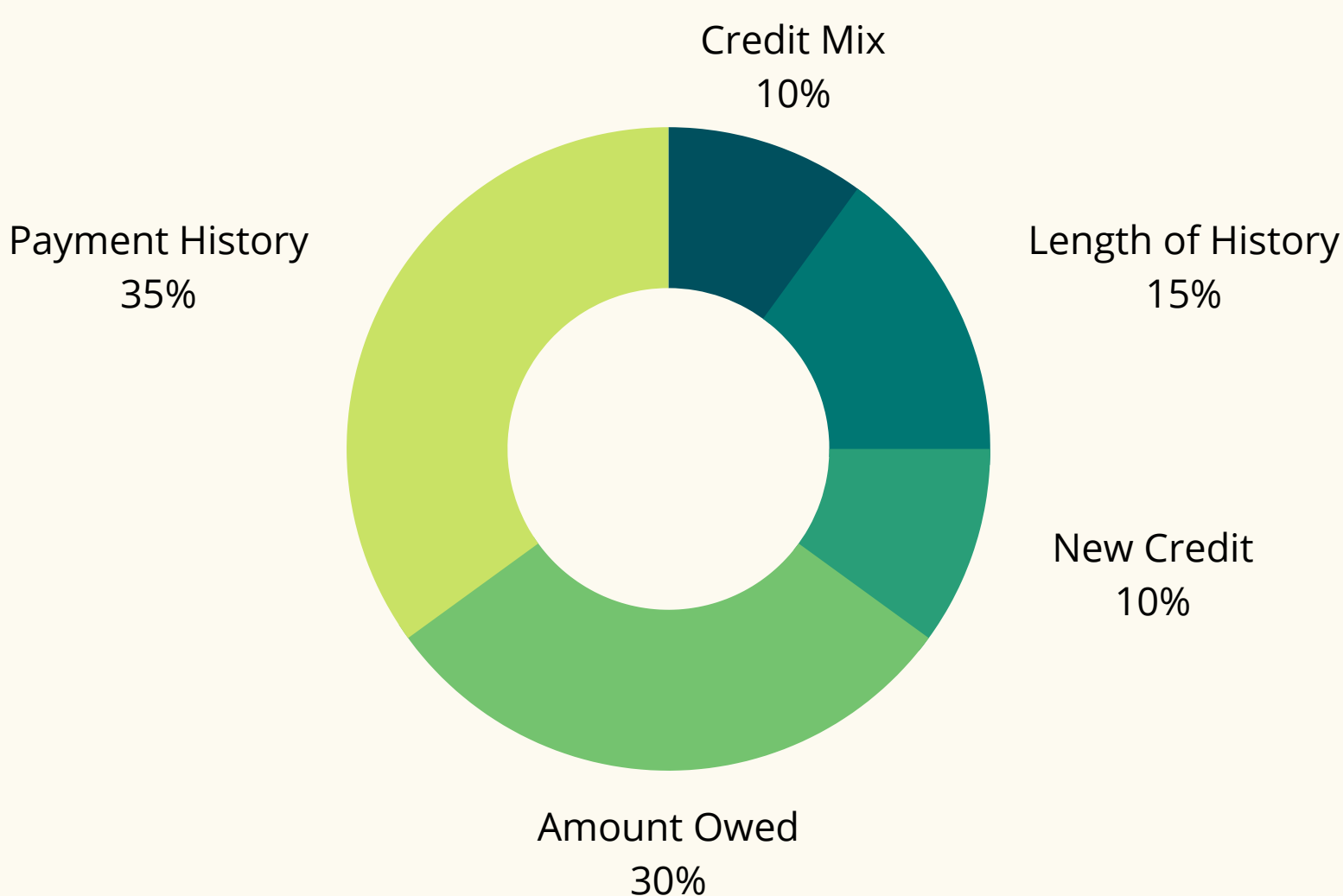


HOW YOUR CREDIT SCORE IS CALCULATED



WHAT DOES THIS MEAN?

Payment History: Have you historically paid your credit accounts on time?

Amount Owed: How much of your available credit are you using?

New Credit: Have you applied for (or opened) multiple credit accounts in a short time?

Length of History: How long has it been since you established (and used) your credit accounts?

Credit Mix: Which types of credit accounts do you have?