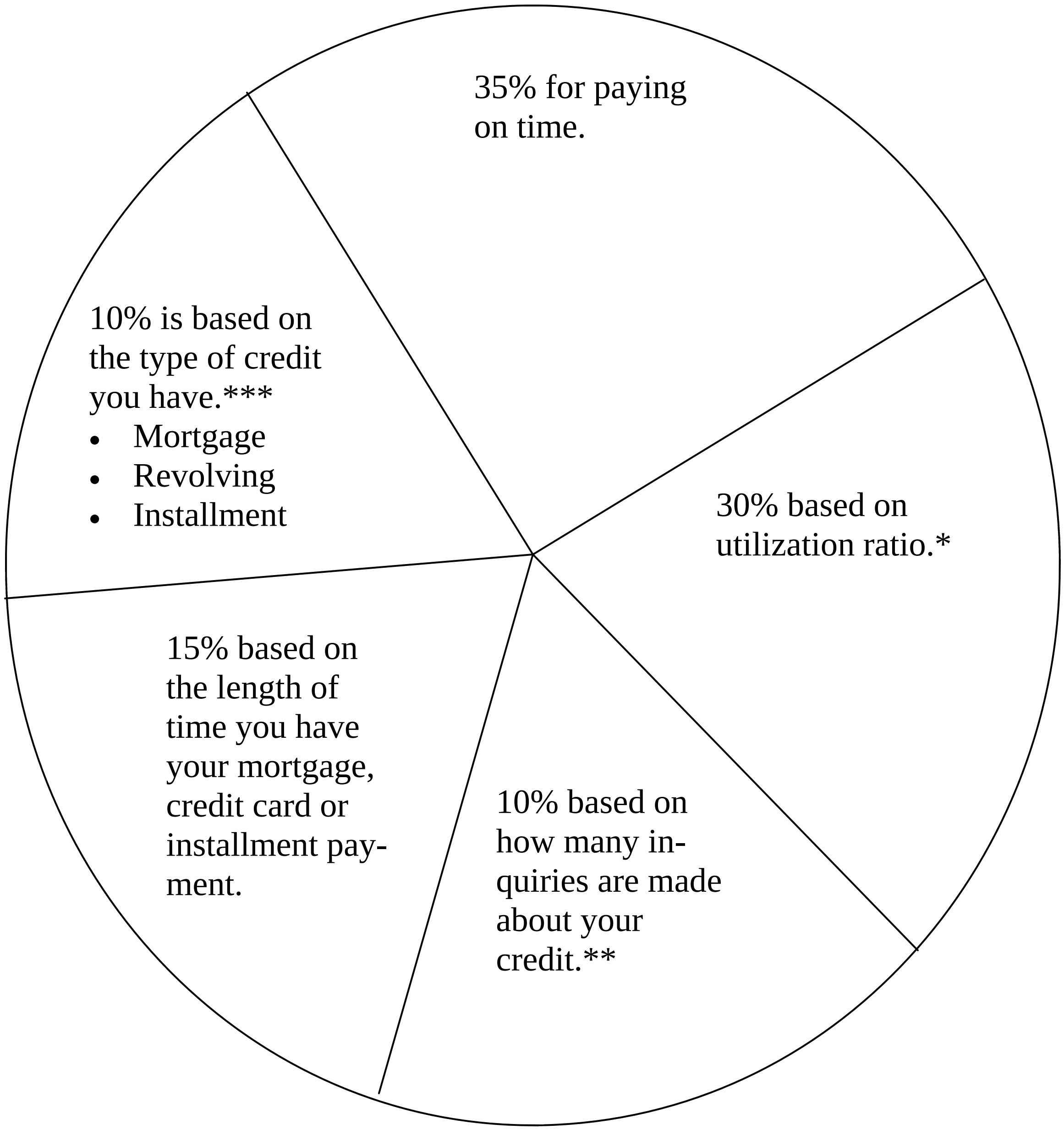
Credit Score Pie Chart
Chart is from SEFCU program—Surviving the New Economy (11/11/2009)



***Utilization ratio** is used in the calculation of credit scores. It compares the amount of credit being used to the total credit available to the borrower. Having a low ratio—in other words, not much debt but a lot of available credit is good for your credit score.

A **credit inquiry is created when a lender pulls someone's credit record. It creates a record in a credit report of each time the borrower, a lender or a potential lender obtains a copy of the consumer's credit report. Credit Inquires, especially multiple inquires, may negatively impact credit scores.

***You have a better credit score if your credit history is well rounded with different types of credit. It is better for your credit score to have installment payments vs. revolving credit payments.