

Boost Your Credit Score



Why it matters

A good credit score matters when applying for a mortgage, credit card, auto loan, rental property, and other credit products. This score rates your credit risk, telling lenders how likely you are to pay back a loan on time. It can also impact the interest rate and credit limit you receive.





Boost Your Credit Score

Know your score

Poor = Below 580

Fair = 580-669

Good = 670-739

Very Good = 740-799

Exceptional = 800+

Request a **free copy** of your credit report at **AnnualCreditReport.com**





Boost Your Credit Score



Tips to increase your score

- Fact check your credit report.
- Pay your bills on time.
- Lower your credit utilization.
- Keep your credit accounts open.
- Avoid opening too many accounts close together.

exercise of the month





One leg forward fold

Back of leg stretch

- Sitting tall, extend right (left) leg, place heel on the floor with slight knee bend.
- Flex ankle by drawing toes toward shin.
- Place hands on left (right) thigh for support, hinge forward from the hips.
- Slowly lower chest toward leg until gentle stretch is felt.
- Hold for 3 5 deep breaths.
- Repeat on other side.

Regular movement is fundamental to good health. Moving or changing postures every **30 minutes** is recommended.

