

Credit score disclosure for loans not secured by residential real property

CREDITOR

Your credit score and the price you pay for credit

YOUR CREDIT SCORE

FICO V3

DATE:

SOURCE: FAIR ISAAC

Experian, PO Box 9530, Allen TX 75013 - PH 1-888-397-3742

UNDERSTANDING YOUR CREDIT SCORE

WHAT YOU SHOULD KNOW ABOUT CREDIT SCORES

Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.

How we use your credit score

Your credit score can affect whether you can get a loan and how much you will pay for that loan.

The range of scores

Scores range from a low of 300 to a high of 850.

Generally, the higher your score, the more likely you are to be offered better credit terms.

How your score compares to the scores of other consumers

