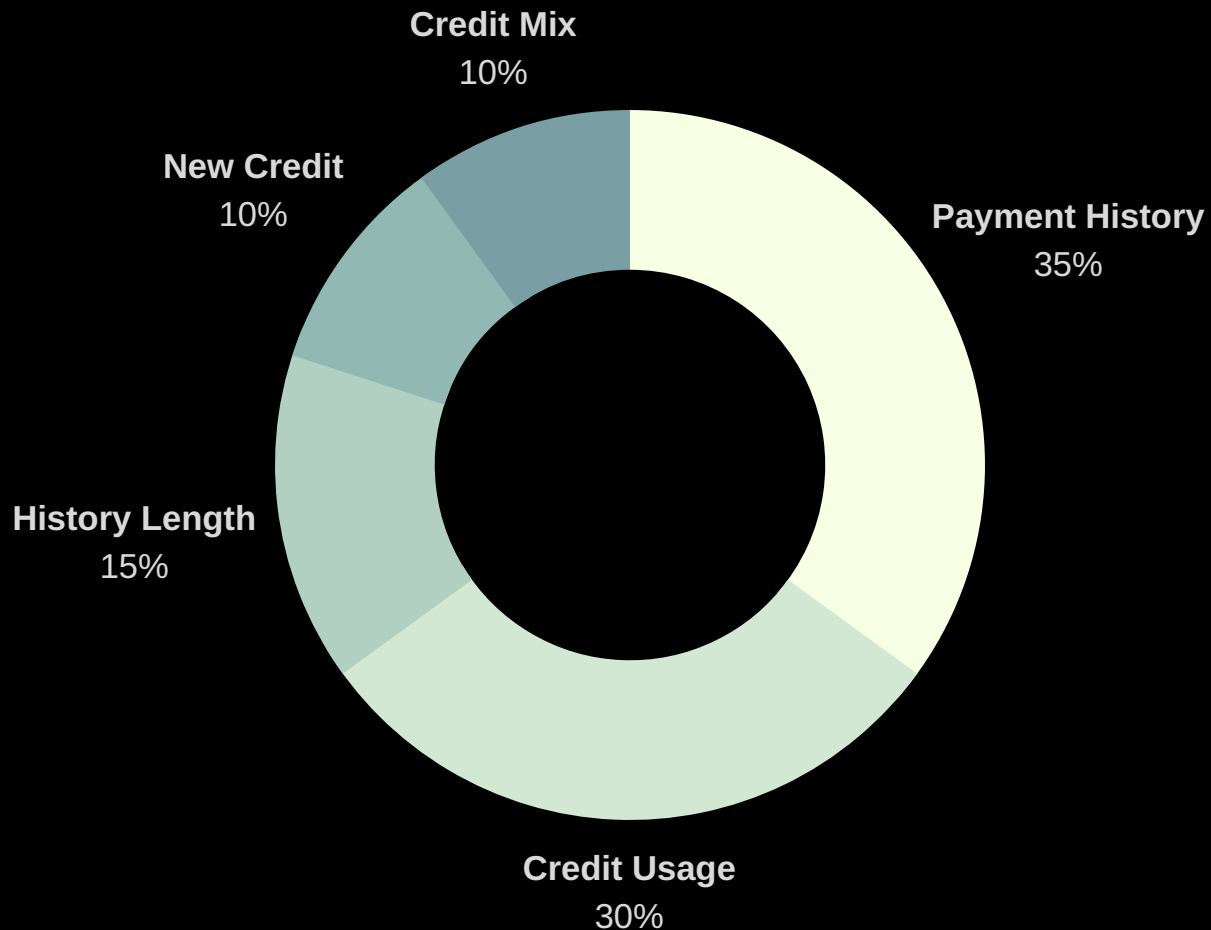


# CREDIT SCORE 101

How is my credit score calculated?



How can I improve it?

1. Pay your bills on time.
2. Check your credit report for errors.
3. Use a free online app such as Mint to monitor your credit score.