

Climbing to a Great Credit Score

Climbing takes effort, patience, and persistence. We're here to give you the ins and outs that will help you navigate to the top of the credit score mountain.

What Makes Up My Credit Score?

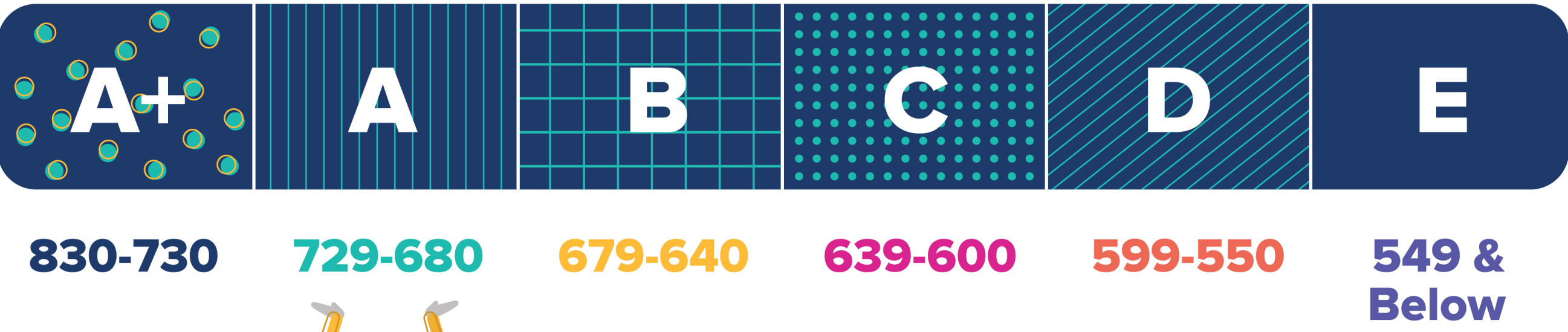
- 35% = Payment History
- 30% = Capacity
- 15% = Length of Credit
- 10% = Accumulation of Debt (in the last 12-18 months)
- 10% = Mix of Credit (installment vs revolving)



Credit Scores

And a grade to go with!

With a score of 718, you aren't doing too bad! Keep reading for more information on how to boost this score. We also give tips on what not to do so that your score doesn't fall.



How to Climb to a Better Score

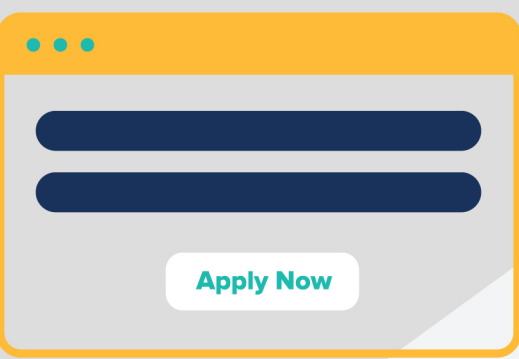
While climbing through everyday life!

- Pay off or down your credit cards
- Don't close credit cards
- Move revolving debt into installment debt
- Continue to make payments on time
- Slow down on opening new accounts
- Acquire solid credit history over time

What Makes Your Score Fall?

Don't let these actions become habit!

- Missing payments
- Credit cards at capacity
- Shopping for credit excessively
- Opening many trades in short timeframe
- Borrowing from finance companies
- Closing credit cards out
- Having more revolving vs. installment debts



Here to Help!

If you're looking for more assistance with your credit score, contact one of the Midwest Community reps today through our online form!

Call Us

Wish to speak with a Midwest Community rep before signing up online? Call us today at 419.783.6500 and we will answer your questions!

