Boost Your **CREDIT SCORE**

- IT'S A -



Your credit score can affect everything from the interest rate on your loans to landing an apartment.



Your credit score is based on the information found in your credit report.



Knowing how long your activity remains on your credit report can help you better manage your credit score.

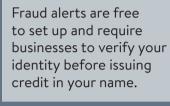


HOW LONG DOES INFORMATION **STAY ON MY CREDIT REPORT?***

*Timeline is approximate and may vary depending on local legislation

FRAUD ALERTS

90 DAYS

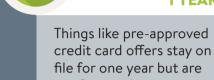




Junk mail is annoying enough already-good thing it doesn't affect your credit score too!

SOFT INQUIRIES 1-2 YEARS

These are inquiries made for background check purposes, or by you. They do not affect your credit score.



PROMOTIONAL INQUIRIES 1 YEAR

file for one year but are not factored into your credit score.

mortgage in your near future, minimize the opportunities for hard inquiries to be made.

If you know you have an important loan or



CREDIT COUNSELING 2-3 YEARS

This includes records of

ACCOUNT CLOSURES 6 YEARS

management program or credit counselor.

For accounts closed due



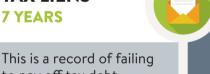
HISTORY 7 YEARS



TAX LIENS

to pay off tax debt.

7 YEARS



COLLECTION

This includes judgments

to use additional



BANKRUPTCY

to debt or fraud.

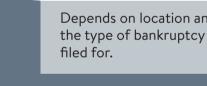
ACCOUNTS 7 YEARS

(a court order that allows the creditor

collection methods).

GOOD CREDIT

10+ YEARS



Depends on location and

7-10 YEARS

BANKRUPTCY



If you declare bankruptcy more than once, it stays on record for longer.

(AGAIN)

14 YEARS

Good credit behavior contributes to your credit score for a long time—something to

consider before closing an account in good standing!

after their date of last activity.

Accounts paid on time stick around for 10 years



YOUR CREDIT REPORT CHECKLIST



report from each of the main credit bureaus. Review your personal information and make sure that it's up-to-date.

Read your credit report.

Request your free credit

If you need help, visit the credit bureau's website for guidance.



Report any unauthorized activity to the issuing credit bureau.



BROUGHT TO YOU BY

Sources: Federal Trade Commission, Experian, TransUnion, LearnVest Planning Services



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