

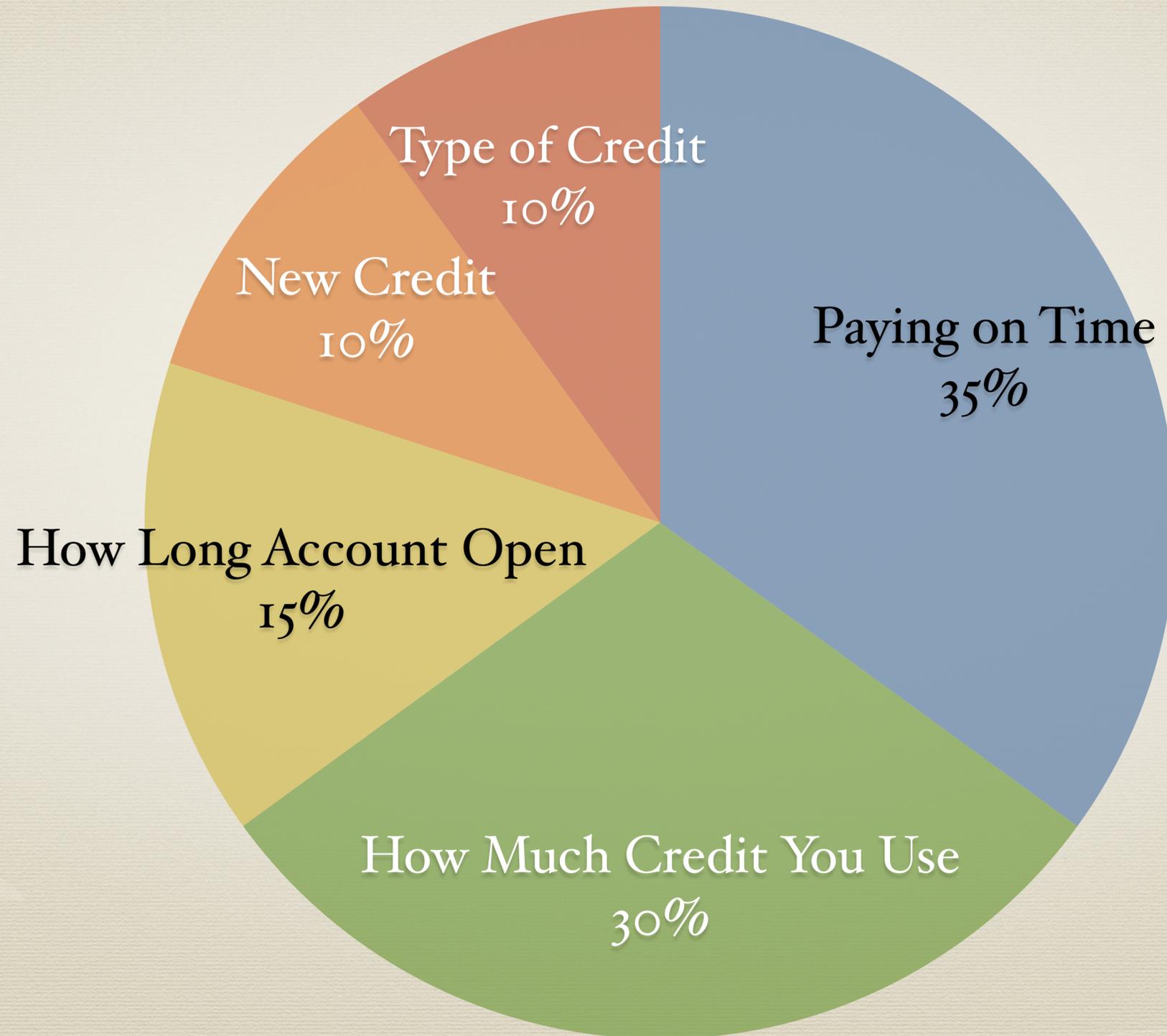
Credit Scores (FICO)

They Rule Your Life

What is a Credit Score?

- * A number that rates your credit worthiness
- * Likelihood that you will repay your loan

What is it Based On?



What Numbers Are Good?

* 300 - Lowest 850 - Highest

* Bad Credit: 300 - 579

* Poor Credit: 580 - 629

* Fair Credit: 630 - 689

* Good Credit: 690 - 749

* Excellent Credit: 750 - 850

***Three major Credit Reporting Agencies have credit files on millions of consumers nationwide:**



Where Do You Get It?

***Three major Credit Reporting Agencies have credit files on millions of consumers nationwide:**

***Experian**

***Equifax**

***TransUnion**



Brigham, Stop here!

-Your Teacher, Ken

* "Fair Credit Reporting Act":

*controls how your credit history is kept, used and shared among lenders and creditors in the USA.



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*controls how your credit history is kept, used and shared among lenders and creditors in the USA.

*It is designed to ensure accuracy as well as the privacy of the information used in the three major credit reports.

Pricing & Terms

Print

Please take a moment to carefully review the Pricing & Terms below.

PRICING INFORMATION

INTEREST RATES AND INTEREST CHARGES	
Purchase Annual Percentage Rate (APR)	0% Intro APR for the first 15 billing cycles that your Account is open. After that, 12.99% to 22.99% , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. ^a
Balance Transfer APR	0% Intro APR for the first 15 billing cycles that your Account is open. After that, 12.99% to 22.99% , based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. ^a
Cash Advance APR	23.99% . This APR will vary with the market based on the Prime Rate. ^b
Overdraft Advance APR	23.99% . This APR will vary with the market based on the Prime Rate. ^b
Penalty APR and When It Applies	29.99% . This APR will vary with the market based on the Prime Rate. ^c The Penalty APR will be applicable to your Account if you: <ul style="list-style-type: none"> • fail to make any Minimum Payment by the date and time due (late payment); • exceed your credit limit; • make a payment to us that is returned unpaid; or • do any of the above on another account or loan you have with us or any of our related banks. How Long Will the Penalty APR Apply: If your APRs are increased for any of these reasons, the Penalty APR will apply indefinitely.
How to Avoid Paying Interest on Purchases	Your due date will be a minimum of 21 days after the close of each billing cycle. We will not charge you periodic interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers, cash advances, and overdraft advances on the transaction date.
Minimum Interest Charge	None
Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

FEES

Annual Membership	None
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What Does It Matter?