

## How can I increase my credit bureau score?

Over time a borrower can improve the information in his or her credit report by paying credit obligations on time and using credit wisely. A credit score, like a credit report can be thought of as a snapshot of an individual's changing credit record. Scores from different repositories will be different because of the different data available in the consumers file at each repository. If a request is to change for many reasons; however, it is not possible to limit how that score will change. The credit items on the report are updated often, so new items are likely to have been added since the previous report was generated. In addition, existing items will have aged. Repeatedly requesting a borrower's credit report may substantially increase the number of inquiries on the repository report, which may affect the score adversely.

By law you can get one free copy of your credit report from each agency every year. Just call 1-877-322-8228 or go to [www.annualcreditreport.com](http://www.annualcreditreport.com). Your free credit report will not include your credit score. To check your score, contact the three credit bureaus. There is a charge to obtain your score.

To improve your credit ratings practice the following:

- pay bills on time
- correct errors in your credit reports
- don't open or close too many accounts in a short time



**Peoples State Bank**

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