

Credit Score Requirements by Loan Product

Lower Scores =
Limited Options

Higher Scores =
Lower Interest Rates

Credit Card (Secured) (min: 500)

Credit Card (Standard) (min: 670)

Credit Card (Premium) (min: 750)

Personal Loan (min: 640)

Auto Loan (Available) (min: 600)

Auto Loan (Best Rate) (min: 720)

FHA Loan (min: 580)

Conventional Mortgage (min: 680)

Prime Mortgage (min: 760)

Poor
300-579

Fair
580-669

Good
670-739

Very Good
740-799

Excellent
800-850

300

400

500

600

700

800

FICO Credit Score

[SYNTHETIC DATA]