

Learn

Credit doesn't have to be confusing, we're here to help.

Learn

Workshops

Your Credit Score

Learn how lenders use scores to evaluate your eligibility for loans or lines of credit.

What is a credit score

Credit Score Rankings



Guidelines for Your Score

Learn about the factors that have the most impact on your score.



1

Pay on time regularly

Payment History



How much you've borrowed



Home



Goals



Learn



Account

vanity



Credit Explained

PERSORNAL

CLEAR

HERFUEL

Learn explains the most important parts of credit, and shows members how their credit score is being influenced by their activity.

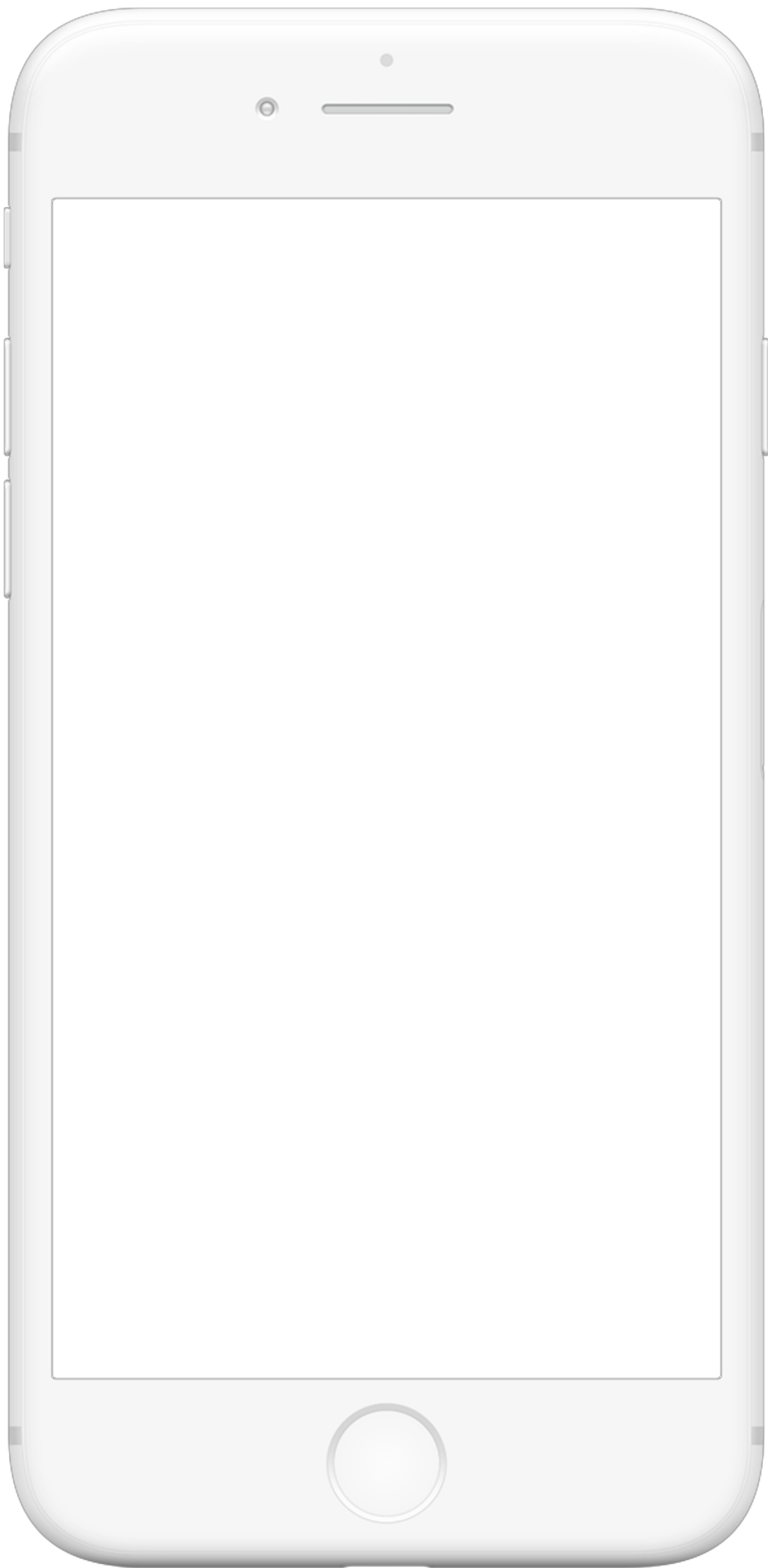
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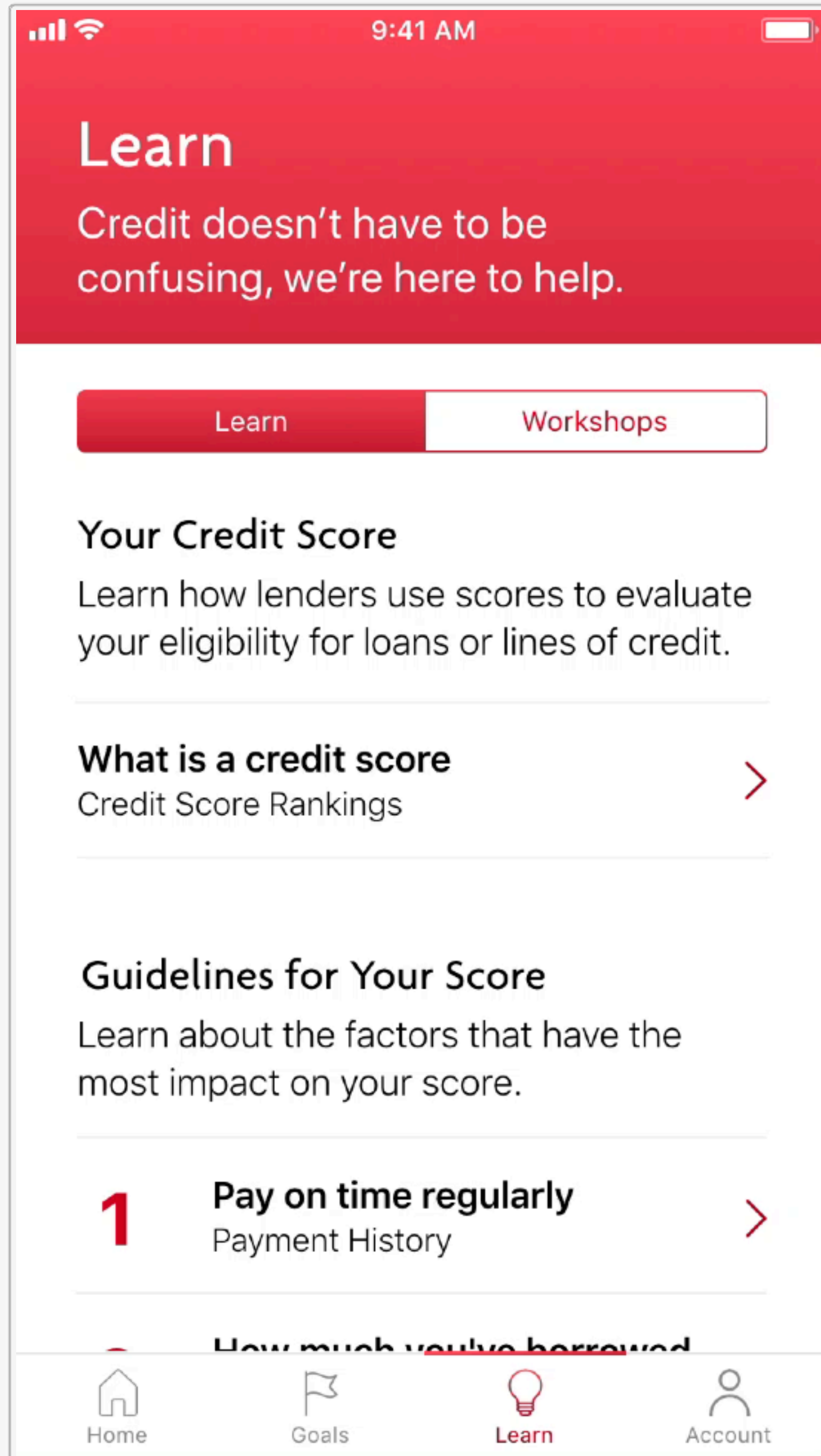
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PERSONAL


CLEAR


HOPEFUL


To receive an interest rate of 4.95% or lower we recommend a goal credit score of 690.



Steps to achieve your goal

- 

Pay on time regularly
Looks like you have no late payments. Keep up the good work.
- 

Only use a portion of your credit
Your average credit utilization is 71%. Try using less than 30%.
- 

Check for errors on your report
40% of credit reports have errors, request a report from Equifax to ensure everything is correct.

GOALS

Actionable Tips

Curated information helps members reach their goal by giving them clear, achievable steps within a reasonable timeframe.