

Your Free Monthly FICO® Score



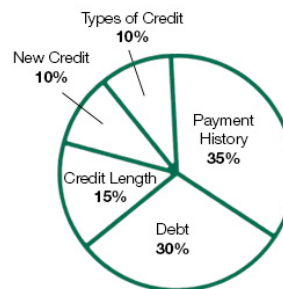
Your FICO Score as of February 22, 2019¹ is:

703

How does your score stack up?



How is your score determined?



What's impacting your score?

The factors listed here, if any, are some reasons that your FICO score is what it is. These factors are listed in order of their impact on your score.

You've made heavy use of your available revolving credit.: Your FICO score evaluates your total revolving credit balances in relation to your total credit limits on those accounts. In your case, this ratio of balances to credit limits is too high.

What to do about this: Keep this in mind: This credit usage ratio is one of the most important factors to your FICO score, so you should work on paying down your balances. Your FICO score looks at your total ratio of revolving debt, and also your ratio of revolving debt on your individual credit accounts. Therefore, consolidating or moving your debt from one account to another will usually not help your FICO score since the same total amount is owed.

You have a short credit history.: Your FICO score measures the age of your oldest account and the average age of your accounts. In your case, either your oldest account was opened recently or the average age of your accounts is relatively low. People that do not frequently open new accounts and have longer credit histories generally pose less risk to lenders.

What to do about this: Keep this in mind: As your credit history lengthens and you pay your bills on time, this factor should have less of a negative impact on your score.

Additional Credit Resources

3-in-1 Credit Monitoring with FICO® Score – \$14.95 per month – You may cancel at any time, but we do not provide partial month refunds²
Credit file monitoring and automated alerts of key changes to your Equifax, Experian, and TransUnion credit reports | 3-in-1 Credit Report with Score Power® and unlimited access to Equifax Credit Report™³ | Score Power® provides your FICO score, what your most current score means, and a graph of how lenders view you | Interactive Score Simulator⁵ to show you how your actions may change your score.
[> Learn More](#)

This FICO Score is FICO® Score [5] based on Equifax data. Third parties may use a different FICO Score or a different type of credit score to assess your creditworthiness.⁴

Score Watch® – \$14.95 per month – You may cancel at any time, but we do not provide partial month refunds²
Credit file monitoring and automated alerts of key changes to your Equifax credit report | Two Score Power® reports | Score Power® provides your FICO score, what your most current score means, and a graph of how lenders view you. Interactive Score Simulator⁵ to show you how your actions may change your score.
[> Learn More](#)

The FICO Credit Score is based on a proprietary credit model designed by Fair Isaac and is not the same as scores used by 3rd parties to assess your creditworthiness.⁴

StreetWise Consumer Education

Our Credit and Credit Management section will teach you the ins and outs of credit – how it works, how to use it responsibly, and what to do if you're having difficulty.

[> Learn More](#)

BALANCE Financial Fitness Program

DCU members can get free unbiased financial advice and counseling through BALANCE. They provide valuable services such as credit review, help with creating an effective debt management plan, budgeting, and more.

[> Learn More](#)

¹ The score was obtained no more than 7 days prior to the effective date stated above.

² We will require you to provide your payment information when you sign up. We will immediately charge your card the price stated for each month you continue your subscription. You may cancel at any time; however, we do not provide partial month refunds.

³ Under certain circumstances, access to your Equifax Credit Report may not be available as certain consumer credit files maintained by Equifax contain credit histories, multiple trade accounts, and/or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report. If a remedy for the failure is not available, the product subscription will be canceled and a full refund will be made.

⁴ The FICO Score provided under the offer described here uses a proprietary credit model designed by FICO. There are numerous other credit scores and models in the marketplace, including different FICO Scores. Please keep in mind third parties may use a different credit score when evaluating your creditworthiness. Also, third parties will take into consideration items other than your credit score or information found in your credit file, such as your income.

⁵ Interactive Score Simulator results are provided for educational purposes only and are intended to show the impact that certain hypothetical actions could have on your credit score, assuming that all other variables remain constant. This is not a guarantee that your score will change as shown in this Interactive Score Simulator. Your actual score calculation may change frequently, even daily, as the information in your credit file(s) changes.

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