



Report for **CHRISTINE BAKER** on **May 19, 2006**  
[Click here](#) to return.

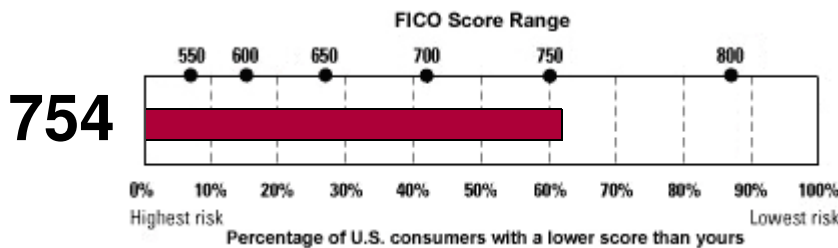
**FICO® Score: 754**

**FOR CHRISTINE BAKER**  
**ON May 19, 2006**



**Credit record source: Equifax**

- Your FICO score of **754** summarizes the information on your Equifax credit report as of May 19, 2006.
- FICO scores range between 300 and 850™.
- Higher scores are considered better scores. That is, the higher your score, the more favorably lenders look upon you as a credit risk. Your score is above the average score of U.S. consumers and clearly demonstrates to lenders that you are a very dependable borrower.



**The Bottom Line: What a FICO score of 754 means to you**

More than 75% of the applications for credit in the U.S. last year were decided with the help of a FICO score. Lenders consider many factors in addition to your credit score when making credit decisions. Looking solely at your FICO score, however, most lenders would consider this score as very good.

This means:

- It is very unlikely your applications for credit cards or other loans will be turned down, based on your score alone.
- Most lenders will consider offering you very attractive and competitive rates and terms on loan products.
- Many lenders will be able to provide you with an instant approval status based on your score.

It is important to understand that different lenders set their own policies and tolerance for risk when making credit decisions, so there is no single "cutoff score" used by all lenders.

**Summary of factors affecting your score**

The FICO score is calculated based on the information contained in your Equifax credit history. While knowing your actual score is a good start, understanding the key factors affecting your FICO score is much more important. These factors will provide you direction on how you can increase or maintain your FICO score over time.

**+ Positive Factors**

Here are the top factors that reflect your good credit behavior (they are listed in priority of impact on your score):

- + You have no late payments reported on your credit accounts [More information](#)
- + You demonstrate a relatively long credit history [More information](#)
- + You are not actively seeking credit -- as reflected by the low number of inquiries on your credit file [More information](#)

### **Negative Factors**

Here are the top factors where you have the most opportunity to take action that will increase your FICO score over time (they are listed in priority of impact on your score):

- The proportion of balances to credit limits on your revolving accounts is too high [More information](#)

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## Top Positive Factors

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The positive factors listed below reflect areas of your credit behavior that are better than average, translating into a higher FICO score. Continuing to manage your credit this way will help to increase your FICO score over time. These factors are provided in order of impact - the first listed has impacted your FICO score most positively and so on.

### **+ You have no late payments reported on your credit accounts**

You have 0 accounts that show evidence of missed payments in the past. The majority of U.S. consumers pay their credit obligations as agreed and are never late. For example, over 68% of the U.S. population did not miss a **single** credit payment in the recent past. [Click here](#) to review your Negative Items.

Consumers with previous late payments are much more likely to pay late in the future. The score evaluates late payment behavior in a variety of ways. First, how many late payments appear on the credit record. Second, how late they were. Third, how recently they occurred. These factors can interact with each other. For example, a payment that was 90 days late represents greater risk than a payment that was 30 days late, if they occurred around the same time. However, if it occurred much farther in the past, it may actually represent less risk. Even a 30 day late payment represents much greater risk than a spotless payment history.

Keeping current and up-to-date on all of your credit obligations - as you currently do - will help to keep your FICO score in the higher ranges.

### **+ You demonstrate a relatively long credit history**

Your most established credit obligation is 220 months old and your newest credit account was opened 1 months ago. The majority of U.S. consumers have a relatively long credit history - with the average age of their most established credit account being 14 to 15 years. In addition, the average time since the most recent account opening is 20 months ago. [Click here](#) to review your Accounts Summary.

This factor is based on the age of the accounts on your credit bureau report (the age of the oldest account, the average age of accounts, or both). Research shows that consumers with longer credit histories have better repayment risk than those with shorter credit histories. Also, consumers who frequently open new accounts have greater repayment risk than those who don't.

Avoiding a sudden ramp-up of new credit openings will help you to continue receiving positive points for this area of consideration by the FICO score.

### **+ You are not actively seeking credit -- as reflected by the low number of inquiries on your credit file**

You applied for credit 1 times in the last 12 months (*remember, the FICO score incorporates logic that accommodates for mortgage and auto loan rate shopping*). Research shows that U.S. consumers have, on average, applied for credit between

just 1 and 2 times in the previous 12 months. [Click here](#) to review your Accounts Summary.

Research shows that consumers who are seeking new credit accounts are riskier than consumers who are not seeking credit. Inquiries are the only information lenders have that indicates a consumer is actively seeking credit or other services. There are different types of inquiries that reside on your credit bureau report. The score only considers those inquiries that were posted as a result of you applying for credit or other services. Other types of inquiries, such as promotional inquiries (where a lender has pre-approved you for a credit offer) or consumer disclosure inquiries (where you have requested a copy of your own report) are not considered by the score. The scores can identify "rate shopping" in the mortgage- and auto-lending environment, so that one credit search involving multiple inquiries is usually only counted as a single inquiry. Typically, the presence of inquiries on your credit file has only a small impact on FICO scores, carrying much less importance than late payments, the amount you owe, and the length of time you have used credit. This factor rarely appears as a primary or secondary factor except in high-scoring files. A common misperception is that every single inquiry will drop your score a certain number of points. This is not true. The impact of inquiries on your score will vary - depending on your overall credit profile. Inquiries will usually have a larger impact on the score for consumers with limited credit history and on consumers with previous late payments. The most prudent action to raise your score over time is by applying for credit only when you need it.

Continue to manage your credit in the effective manner you currently do - applying for credit only when you need it.

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## Top Negative Factors

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Because your FICO score is high, these reasons may seem "picky" and you should not consider them to be serious flaws in your credit history. They are simply factors on which you did not score the absolute maximum possible points and leave some room for improvement.

### **▣ The proportion of balances to credit limits on your revolving accounts is too high**

The proportion of balances to credit limits (high credit) on your revolving accounts is 33%. The average proportion of balances to credit limits on revolving accounts carried by U.S. consumers is around 40%. [Click here](#) to review your Accounts Summary.

Analysis of consumer credit behavior repeatedly finds that owing a substantial balance on revolving accounts (Visa, MasterCard, Discover, American Express, department store cards, etc.) relative to the amount of revolving credit available to you represents increased risk. In fact, the level of revolving debt is one of the most important factors in the FICO score. The score evaluates your total balances in relation to your total available credit on revolving accounts, as well as on individual revolving accounts. For a given amount of revolving credit available, a greater amount owed indicates a greater risk, and lowers the score. *(For credit cards, the total outstanding balance on your last statement is generally the amount that will show in your credit bureau report. Bear in mind that even if you pay off your credit cards in full each and every month, your credit bureau report may show the last billing statement balance on those accounts.)*

The more you owe on revolving credit accounts - relative to the amount of credit available to you - the more your score may be affected. So doing your best to pay your revolving account balances is a smart way to help increase your score. On the other hand, shifting balances among revolving accounts, opening up new revolving accounts, and closing down other revolving accounts will not improve your score, and could possibly decrease your score.

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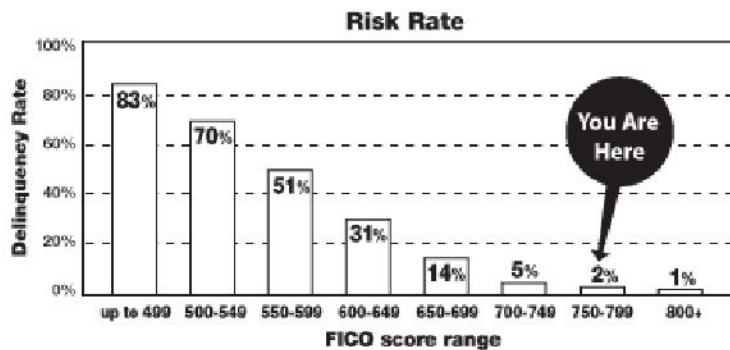
## How Lenders See You

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A majority of lenders use FICO scores as one method to estimate an applicant's credit risk. People with high FICO scores are likely to repay loans and credit cards more consistently than people with low FICO scores. Although FICO scores are remarkably predictive, no one can predict with certainty whether or not an applicant will repay a credit account.

**As a group, the consumers in your score range, 750-799, have a delinquency rate of 2%, as illustrated in the graph. This means that for every 100 borrowers in this range, approximately 2 will default on a loan, file for bankruptcy, or fall 90 days past due on at least one credit account in the next two years.**

Most lenders would consider consumers in this score range as extremely low risk.



**Understanding the graph:** This chart demonstrates the delinquency rate (or credit risk) associated with selected ranges of the FICO score. In this illustration, the delinquency rate is the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two-year period. The graph clearly illustrates the predictive power of the FICO scores, which is why lenders rely on them for credit decisions.

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## Personal Information

The following personal information has been reported to Equifax by your creditors. **None of your personal information is used in determining your FICO score.** In addition, most lenders do not rely on this information for loan review. They will collect it from you directly, on a loan application form for example, if needed.



Name **CHRISTINE B. BAKER**

Date of Birth



Social Security Number

Current Address **989 S MAIN ST #150  
COTTONWOOD, AZ 86326**

Previous Addresses

No other previous addresses on file.

Employment History

No employers on record.

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## Accounts Summary

Number of accounts **17**

Number of accounts with balances **5**

Number of accounts that are negative **0**

Total balance on all accounts **\$16,095**

Length of credit history **18 years, 4 months**

Account Type	Company	Account Number	Date Opened	Balance	Negative Items	More Information
Revolving	CAP 1 BANK	Not on record	12/2003	\$0	No	<a href="#">More Information</a>
Revolving	CAP 1 BANK	Not on record	3/2002	\$0	No	<a href="#">More Information</a>
Revolving	WAMU/PRVDN	Not on record	12/2005	\$4,103	No	<a href="#">More Information</a>
Revolving	GEMB/MERV	Not on record	9/1992	\$0	No	<a href="#">More Information</a>
Revolving	JUNIPER BK	Not on record	12/2005	\$4,148	No	<a href="#">More Information</a>
Revolving	HSBC NV	Not on record	11/2002	\$0	No	<a href="#">More Information</a>
Revolving	TARGET NB	Not on record	2/2002	\$5,096	No	<a href="#">More Information</a>
Revolving	FCNB/MAST	Not on record	1/1998	\$2,232	No	<a href="#">More Information</a>
Revolving	CAP 1 FSB	Not on record	6/2002	\$0	No	<a href="#">More Information</a>
Revolving	GEMB/LOWE	Not on record	4/2006	\$516	No	<a href="#">More Information</a>
Revolving	GEMB/JCP	Not on record	1/1988	\$0	No	<a href="#">More Information</a>
Revolving	TARGET NB	Not on record	4/2001	\$0	No	<a href="#">More Information</a>
Revolving	FCNB/MAST	Not on record	9/2000	\$0	No	<a href="#">More Information</a>
Revolving	CAP 1 BANK	Not on record	9/2001		No	<a href="#">More Information</a>
Revolving	FCNB	Not on record	1/1998	\$0	No	<a href="#">More Information</a>
Revolving	CBUSASEARS	Not on record	11/1995	\$0	No	<a href="#">More Information</a>
Revolving	UNION BANK	Not on record	11/1998	\$0	No	<a href="#">More Information</a>

## Negative Items

How consistently you have paid your bills and kept up with your credit obligations is a critical factor in the calculation of your FICO score. Derogatory public records, collections, and late payment information shown on your credit history are regarded as negative information by the FICO score.

### Derogatory Public Records

FICO scores consider the following public record information as negative: bankruptcy, foreclosure, garnishments, legal items and tax liens. This information is collected by the Credit Reporting Agency and stored on your file.

Derogatory Public Records None on file.

### Collections

A collection reference occurs when your creditor turns over an account you have not paid as agreed to a collection agency. FICO scores treat collections as negative items.

Collections None on file.

### Delinquencies and Derogatory information on accounts

Delinquency information is provided by the lender when you have missed a payment on your credit obligation. Other derogatory indicators, such as a comment with the credit obligation (for example, "account included in bankruptcy"), are also considered negative by the FICO score. Typically, late payment information on your credit obligations is reported by the lender as 30 days, 60 days, 90 days, 120 days, 150 days, 180 days late or as a charged-off account.

Delinquent and Derogatory information on accounts None on file.

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## Inquiries

An inquiry is a notation on your credit report showing what businesses (usually lenders) have requested to view your report. Your credit report includes two types of inquiries:

- Involuntary inquiries occur when lenders search for consumers that might qualify for pre-approved credit offers they send in the mail, and when consumers check their own credit reports. The inquiry posted for this request is also involuntary. The FICO score **does not** consider these types of inquiries, nor do lenders see these inquiries when reviewing your credit report.
- Voluntary inquiries result from your own requests for credit. This commonly occurs when you apply for a loan and authorize the lender to review a copy of your credit report.

FICO scores only consider the voluntary inquiries listed on your credit report from the past twelve months. These include mortgage, credit card, auto loan and other requests for credit you may have made. FICO scores are engineered so that your score is not lowered from the multiple inquiries that may occur when you shop for the best auto or home loan.

A single inquiry will usually have little impact on your score.

Total number of inquiries resulting from you applying for credit **3**

Date	Company requesting your credit record
4/24/2006	GEMB/LOWE
3/29/2006	ECHOSTAR
3/3/2006	ACI-FL

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## CAP 1 BANK (Individual)

### Credit Grantor Contact Information

Not on record

Account Number **Not on record**

Account Type **Revolving**

Credit Limit  
(High Credit) **\$7,547**

Minimum Monthly Payment **\$89**  
(Terms)

Date Opened **December, 2003**

Date of Last Activity **May, 2006**

Description **Credit Card**

### Last Report on May, 2006

Balance	Current status	Past Due Amount
<b>\$0</b>	<b>Pays account as agreed</b>	

### Recent Payment History

Seven Year Payment History

**30 days late: 0**      **60 days late: 0**      **90+ days late: 0**

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## CAP 1 BANK (Individual)

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### Credit Grantor Contact Information

Not on record

Account Number **Not on record**

Account Type **Revolving**

Credit Limit  
(High Credit) **\$7,547**

Minimum Monthly Payment **\$0**  
(Terms)

Date Opened **March, 2002**

Date of Last Activity **May, 2006**

Description **Credit Card**

### Last Report on May, 2006

Balance	Current status	Past Due Amount
<b>\$0</b>	<b>Pays account as agreed</b>	

### Recent Payment History

Seven Year Payment History

**30 days late: 0**                      **60 days late: 0**                      **90+ days late: 0**

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## WAMU/PRVDN (Individual)

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**Credit Grantor Contact Information**

Not on record

Account Number    **Not on record**

Account Type      **Revolving**

Credit Limit  
(High Credit)    **\$5,000**

Minimum Monthly Payment  
(Terms)          **\$83**

Date Opened        **December, 2005**

Date of Last Activity    **May, 2006**

Description        **Credit Card**  
**Amount in H/C column is credit limit**

### Last Report on May, 2006

Balance      Current status                      Past Due Amount

**\$4,103**      **Pays account as agreed**

### Recent Payment History

Seven Year Payment History

**30 days late: 0**                      **60 days late: 0**                      **90+ days late: 0**

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## GEMB/MERV (Individual)

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**Credit Grantor Contact Information**

Not on record

Account Number    **Not on record**

Account Type      **Revolving**

Credit Limit (High Credit) **\$200**  
Minimum Monthly Payment (Terms) **\$0**  
Date Opened **September, 1992**  
Date of Last Activity **Not on Record**  
Description **Charge**  
**Amount in H/C column is credit limit**

**Last Report on May, 2006**

Balance	Current status	Past Due Amount
<b>\$0</b>	<b>Pays account as agreed</b>	

**Recent Payment History**

Seven Year Payment History

**30 days late: 0**                      **60 days late: 0**                      **90+ days late: 0**

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## JUNIPER BK (Individual)

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**Credit Grantor Contact Information**

Not on record

Account Number **Not on record**  
Account Type **Revolving**  
Credit Limit (High Credit) **\$4,800**  
Minimum Monthly Payment (Terms) **\$82**  
Date Opened **December, 2005**  
Date of Last Activity **May, 2006**  
Description **Credit Card**  
**Amount in H/C column is credit limit**

**Last Report on May, 2006**

Balance	Current status	Past Due Amount
<b>\$4,148</b>	<b>Pays account as agreed</b>	

## Recent Payment History

Seven Year Payment History

**30 days late: 0**                      **60 days late: 0**                      **90+ days late: 0**

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## HSBC NV (Individual)

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### Credit Grantor Contact Information

Not on record

Account Number    **Not on record**

Account Type       **Revolving**

Credit Limit  
(High Credit)      **\$1,700**

Minimum Monthly Payment  
(Terms)            **\$0**

Date Opened        **November, 2002**

Date of Last Activity    **March, 2006**

Description        **Credit Card**  
**Amount in H/C column is credit limit**

### Last Report on April, 2006

Balance      Current status                      Past Due Amount

**\$0**            **Pays account as agreed**

## Recent Payment History

Seven Year Payment History

**30 days late: 0**                      **60 days late: 0**                      **90+ days late: 0**

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## TARGET NB (Individual)

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### Credit Grantor Contact Information

Not on record

Account Number    **Not on record**

Account Type **Revolving**

Credit Limit  
(High Credit) **\$9,000**

Minimum Monthly Payment **\$51**  
(Terms)

Date Opened **February, 2002**

Date of Last Activity **May, 2006**

Description **Credit Card**  
**Amount in H/C column is credit limit**

### Last Report on May, 2006

Balance	Current status	Past Due Amount
<b>\$5,096</b>	<b>Pays account as agreed</b>	

### Recent Payment History

Seven Year Payment History

**30 days late: 0**      **60 days late: 0**      **90+ days late: 0**

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## FCNB/MAST (Individual)

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### Credit Grantor Contact Information

Not on record

Account Number **Not on record**

Account Type **Revolving**

Credit Limit  
(High Credit) **\$5,000**

Minimum Monthly Payment **\$56**  
(Terms)

Date Opened **January, 1998**

Date of Last Activity **May, 2006**

Description **Account closed at consumer's request**  
**Credit Card**

### Last Report on May, 2006

Balance	Current status	Past Due Amount
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**\$2,232**      **Pays account as agreed**

### Recent Payment History

Seven Year Payment History

**30 days late: 0**                  **60 days late: 0**                  **90+ days late: 0**

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## CAP 1 FSB (Individual)

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### Credit Grantor Contact Information

Not on record

Account Number    **Not on record**

Account Type        **Revolving**

Credit Limit  
(High Credit)        **\$5,000**

Minimum Monthly Payment  
(Terms)                **\$150**

Date Opened         **June, 2002**

Date of Last Activity    **May, 2006**

Description          **Credit Card**

### Last Report on May, 2006

Balance	Current status	Past Due Amount
<b>\$0</b>	<b>Pays account as agreed</b>	

### Recent Payment History

Seven Year Payment History

**30 days late: 0**                  **60 days late: 0**                  **90+ days late: 0**

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## GEMB/LOWE (Individual)

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### Credit Grantor Contact Information

Not on record

Account Number **Not on record**  
Account Type **Revolving**  
Credit Limit  
(High Credit) **\$2,500**  
Minimum Monthly Payment **\$15**  
(Terms)  
Date Opened **April, 2006**  
Date of Last Activity **May, 2006**  
Description **Charge**  
**Amount in H/C column is credit limit**

**Last Report on May, 2006**

Balance	Current status	Past Due Amount
<b>\$516</b>	<b>Pays account as agreed</b>	

**Recent Payment History**

Seven Year Payment History

**30 days late: 0**      **60 days late: 0**      **90+ days late: 0**

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**GEMB/JCP (Individual)**

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**Credit Grantor Contact Information**

Not on record

Account Number **Not on record**  
Account Type **Revolving**  
Credit Limit  
(High Credit) **\$400**  
Minimum Monthly Payment **\$0**  
(Terms)  
Date Opened **January, 1988**  
Date of Last Activity **February, 2005**  
Description **Charge**  
**Amount in H/C column is credit limit**

**Last Report on April, 2006**

Balance	Current status	Past Due Amount
\$0	<b>Pays account as agreed</b>	

### Recent Payment History

Seven Year Payment History

**30 days late: 0**                      **60 days late: 0**                      **90+ days late: 0**

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## TARGET NB (Individual)

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### Credit Grantor Contact Information

Not on record

Account Number	<b>Not on record</b>
Account Type	<b>Revolving</b>
Credit Limit (High Credit)	<b>\$200</b>
Minimum Monthly Payment (Terms)	<b>\$0</b>
Date Opened	<b>April, 2001</b>
Date of Last Activity	<b>January, 2006</b>
Description	<b>Consumer disputes this account information Consumer disputes this account information</b>

### Last Report on April, 2006

Balance	Current status	Past Due Amount
\$0	<b>Pays account as agreed</b>	

### Recent Payment History

Seven Year Payment History

**30 days late: 0**                      **60 days late: 0**                      **90+ days late: 0**

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## FCNB/MAST (Individual)

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### Credit Grantor Contact Information

Not on record

Account Number **Not on record**  
Account Type **Revolving**  
Credit Limit  
(High Credit) **\$1,400**  
Minimum Monthly Payment **\$0**  
(Terms)  
Date Opened **September, 2000**  
Date of Last Activity **December, 2003**  
Description **Account closed at consumer's request  
Paid account / zero balance**

### Last Report on February, 2004

Balance	Current status	Past Due Amount
<b>\$0</b>	<b>Pays account as agreed</b>	

### Recent Payment History

Seven Year Payment History

**30 days late: 0**      **60 days late: 0**      **90+ days late: 0**

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## CAP 1 BANK (Individual)

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### Credit Grantor Contact Information

Not on record

Account Number **Not on record**  
Account Type **Revolving**  
Credit Limit  
(High Credit) **\$993**  
Minimum Monthly Payment **\$27**  
(Terms)  
Date Opened **September, 2001**  
Date of Last Activity **February, 2002**  
Description

### Last Report on May, 2002

Balance      Current status                      Past Due Amount

**Pays account as agreed**

### Recent Payment History

Seven Year Payment History

**30 days late: 0                      60 days late: 0                      90+ days late: 0**

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## FCNB (Individual)

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### Credit Grantor Contact Information

Not on record

Account Number    **Not on record**

Account Type       **Revolving**

Credit Limit  
(High Credit)      **\$6,900**

Minimum Monthly Payment  
(Terms)            **\$0**

Date Opened        **January, 1998**

Date of Last Activity   **April, 2002**

Description        **Account closed at consumer's request  
Paid account / zero balance**

### Last Report on April, 2002

Balance      Current status                      Past Due Amount

**\$0                      Pays account as agreed**

### Recent Payment History

Seven Year Payment History

**30 days late: 0                      60 days late: 0                      90+ days late: 0**

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## CBUSASEARS (Individual)

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### Credit Grantor Contact Information

Not on record

Account Number **Not on record**  
Account Type **Revolving**  
Credit Limit  
(High Credit) **\$3,030**  
Minimum Monthly Payment **\$0**  
(Terms)  
Date Opened **November, 1995**  
Date of Last Activity **October, 2000**  
Description **Account closed by consumer  
Charge**

### Last Report on April, 2002

Balance	Current status	Past Due Amount
<b>\$0</b>	<b>Pays account as agreed</b>	

### Recent Payment History

Seven Year Payment History

**30 days late: 0**      **60 days late: 0**      **90+ days late: 0**

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## UNION BANK (Individual)

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### Credit Grantor Contact Information

Not on record

Account Number **Not on record**  
Account Type **Revolving**  
Credit Limit  
(High Credit) **\$0**  
Minimum Monthly Payment **\$10**  
(Terms)  
Date Opened **November, 1998**  
Date of Last Activity **August, 1999**  
Description **Account closed by consumer  
Paid account / zero balance**

### Last Report on November, 2001

Balance	Current status	Past Due Amount
\$0	Pays account as agreed	

### Recent Payment History

Seven Year Payment History

**30 days late: 0**                      **60 days late: 0**                      **90+ days late: 0**

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## Is something incorrect on your credit report?

You may contact the bureau directly:

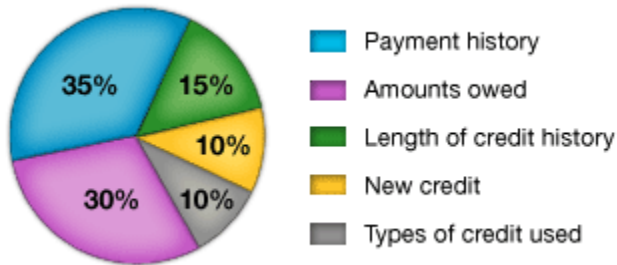
**Phone:** 1-866-238-8067

**Address:** Equifax Credit Information Service, P O BOX 740241, Atlanta, GA 30374-0241

Get [more information](#) about correcting errors on your credit report.

For questions about your FICO score or myFICO account, contact myFICO customer support at [help@myfico.com](mailto:help@myfico.com) or 1-800-319-4433. myFICO cannot fix errors on a credit report. **Report ID:** R0009EB7C168

What's In Your FICO® Score



Always look for the official FICO score seal. Learn More

How FICO® Scores Work

When you apply for credit – whether for a credit card, a car loan, or a mortgage – lenders want to know what risk they'd take by loaning money to you.

FICO scores are the credit scores most lenders use to determine your credit risk. You have three FICO scores, one for each of the three credit bureaus – Experian, TransUnion, and Equifax. Each score is based on information the credit bureau keeps on file about you. As this information changes, your credit scores tend to change as well.

Your 3 FICO scores affect both how much and what loan terms (interest rate, etc.) lenders will offer you at any given time.

Taking steps to improve your FICO scores can help you qualify for better rates from lenders.

Savings Example

The higher your FICO® scores, you the less you pay to buy on credit – no matter whether you're getting a home loan, cell phone, a car loan, or signing up for credit cards. For example, on a \$216,000 30-year, fixed-rate mortgage:

FICO® Deluxe

FICO® Deluxe is your complete picture – all three FICO scores and credit reports from TransUnion, Experian, and Equifax. Includes an explanation of the positive and negative factors affecting your score, plus the FICO Score Simulator, which shows you how actions like paying off an account or opening new accounts affect your FICO scores.



\$39.84/y Instant online

- Annual renewal: \$39.84
- One-time purchase: \$44.85

Buy now Learn more

Suze Orman's FICO®

Suze Orman, one of the most trusted financial advisors in the world, has teamed up with myFICO to create this easy-to-use kit. Includes three FICO® scores and credit reports at

myFICO score	Year interest rate	Yearly monthly payments
760 - 850	6.3%	\$1,337
700 - 759	6.52%	\$1,368
680 - 699	6.7%	\$1,394
660 - 679	6.91%	\$1,424
640 - 659	7.34%	\$1,487
620 - 639	7.89%	\$1,568

Actual National Interest Rates - Updated Daily

As you can see in the example above using today's national rates, a person with FICO scores of 760 or better will pay \$256 less per month for a \$216,000 30-year, fixed-rate mortgage than a person with FICO scores below 620 – **THAT'S A SAVINGS OF NEARLY \$3,072 A YEAR.** You can see that it pays – literally – to improve your FICO scores.

### How to Get Started

The first step to improving your FICO scores is reviewing your current FICO scores and credit reports. [FICO Deluxe](#) offers instant online access to all three of your current FICO scores and credit reports. [FICO Deluxe](#) also includes an explanation of the positive and negative factors affecting your score and provides access to the FICO score simulator, which helps you decide the best ways to improve your FICO scores over time.

If your FICO scores are less than the median FICO score of 723, the next step is learning how to make your FICO scores better. [Suze Orman's FICO Kit](#) is your best choice. It's the ideal starting place if you're new to learning about managing your personal credit risk and how to improve your FICO scores over time.

If your FICO scores are 723 or higher, [Score Watch](#) is the right choice for you. [Score Watch](#) provides continuous monitoring of your Equifax Credit Report™ and FICO® score, notifies you when you may qualify for better interest rates, delivers alerts when changes to your score and report are detected, and shows you key factors affecting your FICO score and how a lender views you.

If you'd like a more customized product recommendation, try [Which Product Is Right for You?](#) – based on your answers to a few brief questions, we'll tell you what myFICO products make the most sense for you.

### More Information About...

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- [What's in Your Score](#)
- [What's Not in Your Score](#)
- [How Scoring Helps You](#)
- [Improving Your Score](#)
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