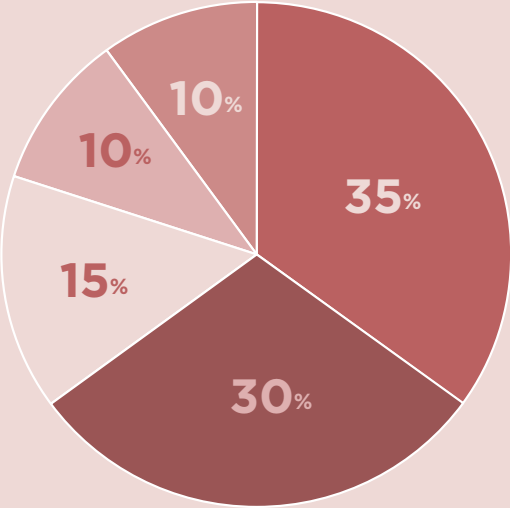


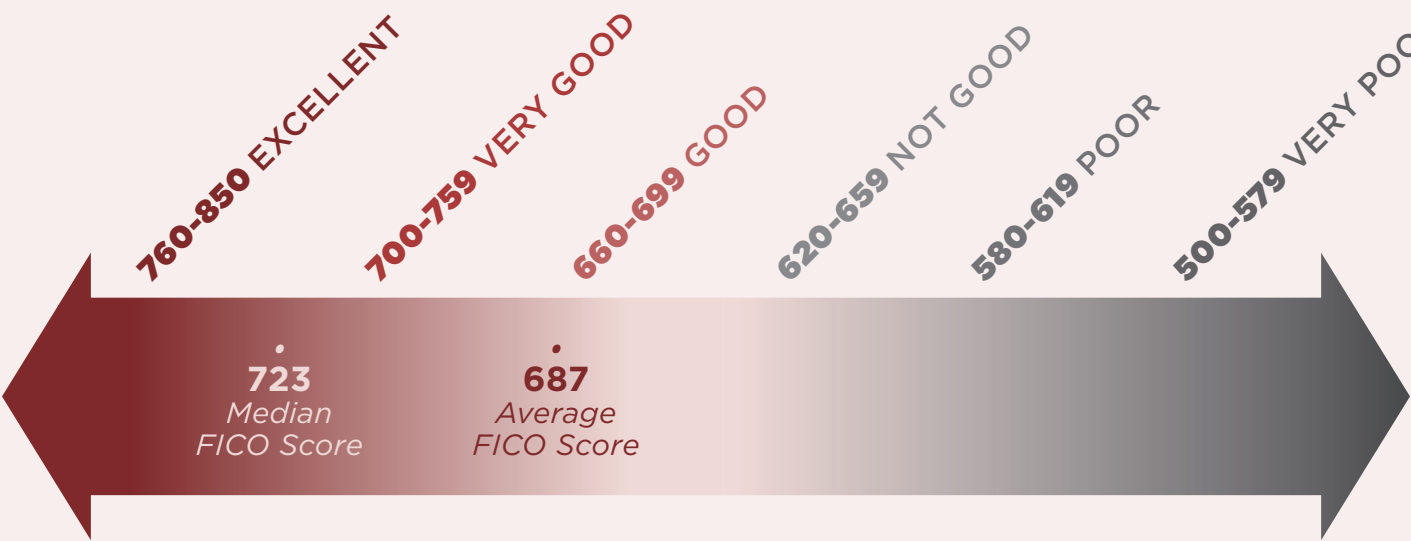
Everything You Need to Know About Your Credit Score



WHAT GOES INTO CREDIT SCORES?

- 35% PAYMENT HISTORY
- 30% CURRENT LOAN AND CREDIT CARD DEBT
- 15% LENGTH OF CREDIT HISTORY
- 10% TYPE OF CREDIT
- 10% NEW CREDIT

HOW DOES MY CREDIT SCORE STACK UP?



WHAT KIND OF APR CAN I EXPECT WITH MY CREDIT SCORE?*

760-850 4.025% APR	700-759 4.247% APR	680-699 4.424% APR
660-679 4.638% APR	640-659 5.068% APR	620-639 5.614% APR

*estimated APR based on FICO online calculator for 30-year fixed loan