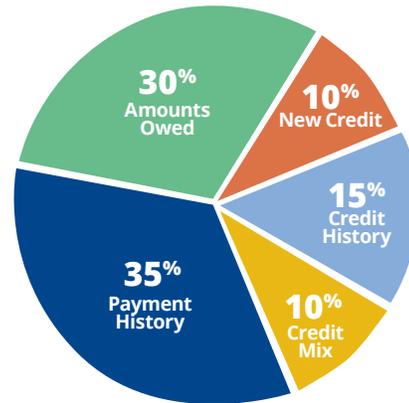


How is my FICO^{®1} Score calculated?

Your FICO[®] score is calculated using the following 5 criteria:²

- **Payment History:** Makes up about 35% of your FICO[®] credit score. Generally, paying your bills on time prevents overdue payments from affecting your credit score.
- **Amounts Owed:** Makes up about 30% of your FICO[®] credit score. Generally, a balance over 30% of your credit limit on any credit card or in total may affect your credit score.
- **Length of Credit History:** Makes up about 15% of your FICO[®] credit score. The longer your credit history is, the better your FICO[®] credit score becomes.
- **New Credit:** Makes up about 10% of your FICO[®] credit score. Opening several credit accounts in a short amount of time may affect your credit score.
- **Types of Credit:** Makes up about 10% of your FICO[®] credit score. Your FICO[®] scores takes into consideration the different types of credit accounts you have. It helps to have a variety of different credit accounts.



¹FICO is a registered trademark of Fair Isaac Corporation. Fulton Bank, N.A. is not affiliated with Fair Isaac Corporation.
²Source: <https://www.myfico.com/credit-education/whats-in-your-credit-score>

Contact me for more information.



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