



Did you know: On-time rent payments don't automatically help you build credit.
With Credit Builder, they can.

Put on-time rent payments to work for you and take control of your financial future.

With Credit Builder you get:

- ✓ On-time monthly rent payments reported to major credit bureaus
- ✓ Up to 24 months of previous on-time payments reported
- ✓ Personalized credit coaching program with FinStrong
- ✓ Text message rent reminders
- ✓ Financial budgeting tools

Benefits of Good Credit

- ✓ Increased credit card limits
- ✓ Improved chance of loan approval
- ✓ Lower auto/boat/rv/atv loan rates
- ✓ Better car insurance rates
- ✓ Reduced or waived deposits
- ✓ More negotiating power

"Not everyone pays a mortgage, so the rest of us pay rent. It's about time that the years of rent I have paid in my life have become a positive aspect of my credit score for any future lenders and landlords to see."

- Alicia P. (Sacramento, CA)

Credit Tips

Payment History:

Contributing 35% to your score's calculation, this category has the greatest effect on improving your score, but past problems, like missed or late payments, are not easily fixed.

- ✔ Pay your bills on-time.
- ✔ If you have missed payments, get current and stay current.
- ✔ Be aware that paying off a collection amount will not remove it from your credit report.

Amounts owed:

This category contributes 30% to your score's calculation and can be easier to clean-up than payment history, but that requires financial discipline and understanding the tips below.

- ✔ Keep balances low on credit cards and other revolving credit.
- ✔ Pay off debt rather than moving it around.
- ✔ Don't close unused credit cards as a short-term strategy to raise your score.
- ✔ Don't open new credit cards that you don't need to increase your available credit.

Get the credit you deserve.
Enroll in Credit Builder today.

