

## Solving The Mystery Of Credit Reports

**TITLE:** Golden 1 Presents: The Golden Rules of Finance.

**TITLE:** A credit score indicates to lenders your capacity to repay a loan.

**TITLE:** It is calculated by past payment history: bills, loans, credit cards, number of credit lines and outstanding balances.

**TITLE:** Missed payments decrease your score. On-time payments improve it.

**TITLE:** You can obtain a credit report from three major credit bureaus: Equifax, Experian and TransUnion.

**TITLE:** You should check your credit report once a year for accuracy.

**TITLE:** You are eligible for free copies annually at [annualcreditreport.com](http://annualcreditreport.com).

**TITLE:** So make on-time payments, check your scores and correct errors...

**TITLE:** And you'll be Golden.

**TITLE:** Visit [golden1.com/tips](http://golden1.com/tips) for more Golden Rules of Finance.