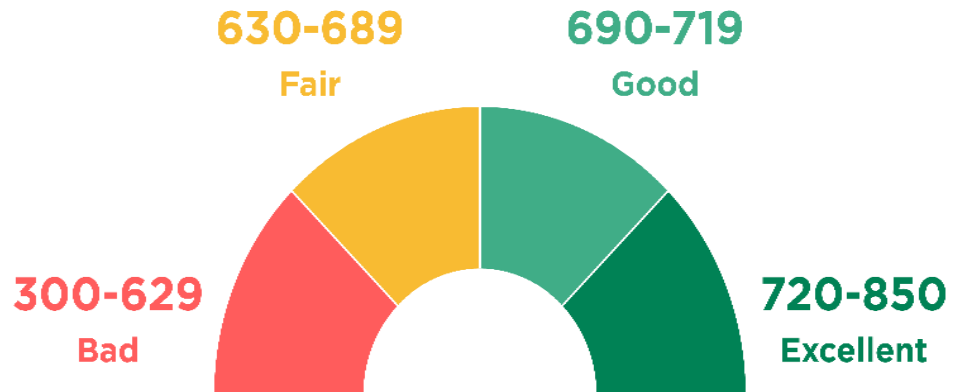


creating &
managing
wealth



YOUR ABILITY TO BORROW IS A FINANCIAL ASSET WORTH PROTECTING

TIPS ON HOW TO PLAY THE CREDIT GAME RIGHT...



A good credit score plays an important role in your financial life. Each individual should have credit established in their own name. Building a solid credit history and maintaining it can have a dramatic impact on your quality of life now and in the future.

- Credit Score impacts:
 - Obtaining a credit card
 - Qualifying for an auto or home loan
 - Cost of auto insurance
 - Amount and interest rate you pay for car loan
 - Amount and interest rate you pay for a mortgage
 - Employers conduct credit checks as part of the hiring process
 - Credit is needed to establish utility service – electric, gas, water, cable, internet, and even telephone
- Good Credit Habits include:
 - Paying your bills on time
 - Light but regular use of your credit accounts – know your credit limit and charge no more than 30% of that limit
 - Pay balances in full
 - Avoid closing accounts

If you have any questions, or need help securing your financial future please contact us at (877) 514-9477.

The information presented does not constitute investment advice and is not intended as legal or tax advice. For legal or tax advice, please consult an attorney or tax consultant.



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