

# IMPROVE YOUR CREDIT WITH 7 SIMPLE STEPS

---



Always pay your bills on time



Keep your credit card balances low



Get rid of debt faster



Do not close your current account or open a new one



Order a free credit report from [www.annualcreditreport.com](http://www.annualcreditreport.com) and dispute errors



Study your FICO score



Keep the debt-to-credit ratio less than 30%