



tricks to maintaining *Good Credit*



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I wanted to take a moment to send my greetings, and thought you might find this information on establishing and maintaining good credit to be interesting.

Pay your bills on time, especially mortgage or rent payments and student loans. Apart from extreme circumstances like bankruptcy or tax liens, nothing has as big of an impact on your credit history as late payments.

Don't max out available credit on credit card accounts. Your credit score may be affected based on the appearance that you are having trouble managing your finances. NEVER go over 50% of the credit line or your scores 'will' decrease.

Don't apply for too much credit in a short amount of time. Multiple requests for your credit history (*not* including requests by you to check your file) can affect your score. Limit requests to no more than three (3) monthly.

Be neat and consistent when filling out credit applications. This will ensure that all of your information is recorded in a single file, as opposed to multiple files or, worse, someone else's file.

Periodically check your credit history for errors. Even credit bureaus are prone to human errors. [If you would like a free copy of your credit report, contact me.](#)

Thank you, and please let me know if you have any questions regarding your credit, or if I might be of any other assistance to you at this time!

If you know someone who might benefit from my services, please pass on my contact information. I would truly be honored to assist them, and you can rest assured that they will receive top quality service. Thank you - I do appreciate your referrals!

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