



Credit Tips
Are You Credit Wise?

Top 10 Tips to Being Credit Wise

1. Create a budget so you know what you can afford.
2. Pay your bills on time – every month.
3. If you can't afford it, don't purchase it with a credit card.
4. Pay more than the minimum balance on your credit card, or pay it off completely each month.
5. Avoid interest charges as often as possible.
6. Know your credit card interest rate, statement due date, and credit limit.
7. To avoid fees and protect your credit rating, never surpass your credit limit.
8. If you have trouble making your payments, seek assistance from a reputable credit card counseling agency before your debt gets out of hand.
9. Check your credit report and correct any inaccuracies at least once a year.
10. Notify your credit card company of any changes to your personal information in a timely manner to avoid communication problems.

(For more information, visit www.areyoucreditwise.com)