# Credit Score Analysis (CSA)

IMPROVE Your Credit Score! ELIMINATE High Interest Credit Card Debt! Lower Your Monthly Auto Payment!

Name			FFCU Account #		Best Contact P	Best Contact Phone #	
Email Address			 Employer			lire Date	
Income (Complete One)	\$		\$		\$		
	Gross Monthly		Annual Salary		Hou	Hourly Rate	
_ower Your Montl	hly Auto Payr	ment! Complete	nformation:				
Vehicle Information	Year	Make		Model		Ap	proximate Mileage
	Where Financed		Approximate		nate Balance	Mo	onthly Payment
I'm Interested I	ln:						
☐ Eliminating High Interest Credit Card Debt ☐ Lowering Monthly Auto Payment		☐ Raising My Credit Score ☐ Auto Loan Preapproval			□ Visa Credit Card		
Signature*						Date	

for a Credit Score Analysis and is only available to FFCU members.



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<u>Office</u>	Use	On	١

Teller ID: Date:

## **Credit Score**

#### What's in a Number?

Well, quite simply, a LOT! Understanding the influence a credit score can have on a consumer's financial opportunities is essential. Your credit score will help lenders determine the amount of money that they will allow you to borrow, the interest rate they may charge you on that borrowedmoney and the length of time in which you have to pay that borrowed money back.

#### Why Is My Credit Score Important?

- A credit report is a snapshot of one's financial responsibility.
- Your credit score provides insight into your financial status & obligations.
- Lenders will often use the information and score associated with a credit report to make lending decisions.

#### What Does My Credit Show?

- It reports on payment history.
- It shows lines of credit.
- It shows how much credit you have available versus how much credit you are using.
- Shows any public records such as liens, judgments, and bankruptcies.

### **How Do I Know What My Credit Score Is?**

You can request a complimentary credit score analysis. This program helps a member review their credit report and understand what is influencing their credit score, while also identifying areas of opportunity to improve your credit score, lower loan payments and eliminate high-interest debt. Want to schedule your CSA? Just give us a call at 989-759-1686 ext. 503 and one of our team members will be happy to get you started!