



Your Credit Information

EQUIFAX

780

Excellent

EXPERIAN

707

Excellent

TRANSUNION

804

Excellent

MESSAGE CENTER (unread 3)



02/11/2011 **Credit Alert** **New Activity Detected**



02/11/2011

Internet Alert

New Activity Detected



02/11/2011

Credit Report Update

New Activity Detected



Member Communications

New Activity Detected

YOUR PLAN - EXTRA CAUTION









Credit Protection Internet Protection Computer Protection On The Go Protection



Because knowing your score **CAN MAKE A DIFFERENCE**

LEARN MORE





Current Credit Score – EQUIFAX



EQUIFAX

780



National Average: 672

Your credit score is higher than 75% of US population.

Thank you for your high credit score, you are likely to receive the best offers from lenders. The distinction between offers will come from the additional information you provide as a part of your credit application, such as income and monthly payments.



Details – Positive Factors

Account Number	Lending Institution	Balance	Date Last Reported
10080848****	Sallie Mae-FFELP	\$100,000	12/2007
10080848****	Sallie Mae-FFELP	\$100,000	12/2007
10080848****	Sallie Mae-FFELP	\$100,000	12/2007

Details – Negative Factors

Account Number	Lending Institution	Balance	Date Last Reported
10080848****	Sallie Mae-FFELP	\$100,000	12/2007
10080848****	Sallie Mae-FFELP	\$100,000	12/2007
10080848****	Sallie Mae-FFELP	\$100,000	12/2007





Credit Analyzer

Use Credit Analyzer to see the potential impact of your financial behavior



EQUIFAX





Open a new credit card account

Apply for credit and open a new credit card with a credit limit of \$

5,000

and a starting balance of \$

0.00

Impact on Your Credit Score

Your credit score is presently 680.

Including the effect of time, these actions may cause your credit score to increase by 20 point(s).

Your new score could be **700**.



What if? ...

I pay down my debt? See what happens » I apply for credit? See what happens » I close an account? See what happens » I increase my mortgage amount? See what happens » I increase my credit limit on a credit card? See what happens » I consolidate my debt? See what happens » I take out a new loan? See what happens » I miss a payment? See what happens »