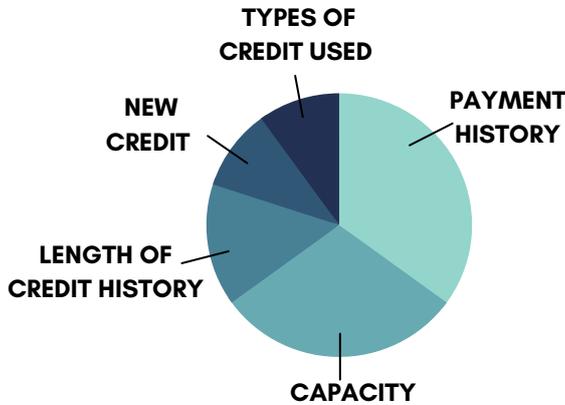


Credit Scores Matter

AS PART OF NCCYOU'S FINANCIAL EDUCATION PROGRAM



ELEMENTS OF A CREDIT SCORE



While the 3 CRA's have different algorithms of calculating your credit score, this is the general weight each category holds.

WHAT IS CREDIT?

Credit is a rating system that determines a borrower's ability to repay. The credit system allows a person to borrow money upfront and pay it back over a period of time. Your credit history generates a credit score, which is what determines how much borrowing will cost you to pay back.

Numbers based on a 60 Month Auto Loan of \$30,000 at NCCYou

Credit Score	APR	Monthly Payment	Total Interest
720-850	3.45%	\$546	\$2,706
680-720	3.95%	\$552	\$3,111
640-679	7.20%	\$596	\$5,815
600-639	12.20%	\$671	\$10,225
0-599	14.20%	\$702	\$12,073

**NCCYOU rates may vary and change anytime without notice, please speak to a loan officer for exact rate.

SOME FACTS:

Having a good credit score can save you THOUSANDS of dollars because it qualifies you for lower interest rates, better terms, and better loans.

Capacity, or the amount of credit you have available, accounts for 30% of your credit score. It is good to keep your balance on revolving loans under 35% of the capacity. Anything above that can drastically lower your credit score.

Scary fact: By having a maxed-out credit card, it can decrease your credit score by up to 100 points.

Only 1.5% of American adults have a perfect credit score