

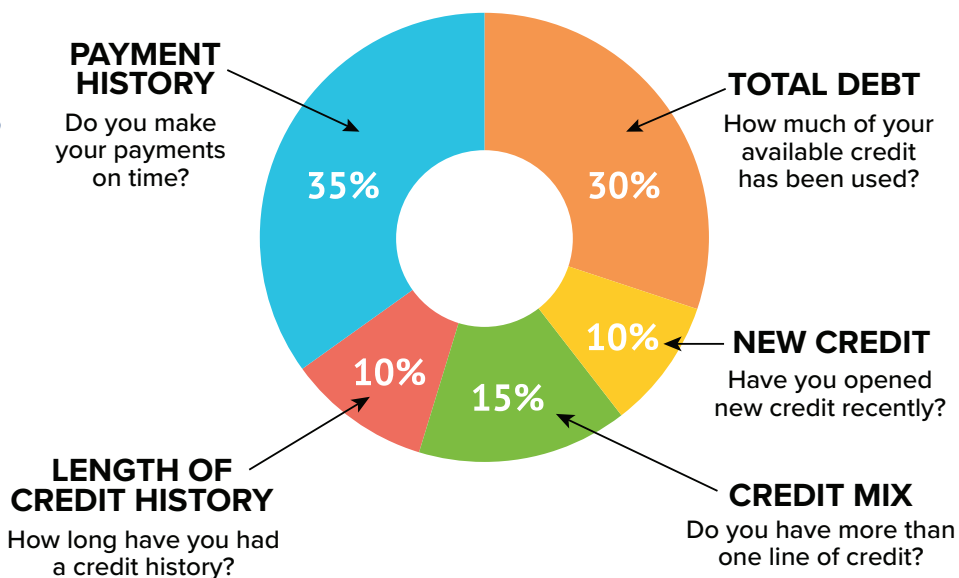
# Is your credit score making the grade?



What you need to know to pass with flying colors to help your qualify for a home loan.

## 5 key elements of your credit score!\*

If you're thinking about buying a home, you'll need to study up on the basics of your credit score.



\*Source: According to FICO models from MyFICO.com

### Credit Score Study Guide:

- Know the 5 key elements of your credit score
- Understand that your credit score can affect your ability to qualify for a mortgage
- Request your credit report annually to check it for accuracy. Get it at for free at: [annualcreditreport.com](http://annualcreditreport.com)
- Dispute any errors. Contact the credit bureau whose report has the mistake – online, by phone or by mail

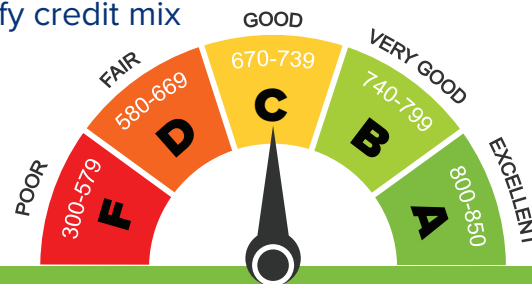
EQUIFAX

EXPERIAN

TRANSUNION

### How to maintain a great score:

1. Open new credit accounts sparingly
2. Maintain a history of responsible use
3. Pay down debt
4. Make payments on time
5. Diversify credit mix



Discover more about the mortgage process, including closing your home loan, at [BankIowa.com/mortgage](http://BankIowa.com/mortgage)

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