

# How To Protect Your Good Credit & Your Good Name

Your credit rating is one of your most valuable financial assets. It's a good idea to periodically check your credit record to ensure that no mistakes are made, and to protect yourself from being a potential victim of identity theft.

A low credit score can result in you being refused credit or required to pay a higher rate. Circumstances that affect your credit score include your payment

history on bills and loans, the amount of credit you currently have and the extent of your credit history. To maintain and improve your score, pay your bills, loans and credit card payments on time and do not apply for more credit than you actually need. **You can obtain a free copy of your credit report from each of the three major credit reporting agencies annually by visiting [annualcreditreport.com](https://annualcreditreport.com) or calling 1-877-322-8228.**