

Your Credit Score and Understanding Your Credit Score

Your credit score	<p>[Insert credit score]</p> <p>Source: [Insert source] Date: [Insert date score was created]</p>
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
The range of scores	<p>Scores range from a low of [insert bottom number in the range] to a high of [insert top number in the range].</p>
Key <u>factors</u> that adversely affected your credit score	<p>[Insert first factor] [Insert second factor] [Insert third factor] [Insert fourth factor] [Insert number of enquiries as a key factor, if applicable]</p>
[How can you get more information about your credit score?]	<p>[If you have any questions regarding your credit score, you should contact [entity that provided the credit score] at: Address: _____ _____ _____</p> <p>[Toll-free] Telephone number:_____]</p>