

READING YOUR

FICO® SCORE

Available for free in online banking
and on our mobile app!

FICO® Score
information
is available here.

FICO® Score

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Your FICO® Score 2 is based on Experian data retrieved on 03/30/19.

This three-digit number is your FICO® Score.

Your FICO® Score as of this date.

Key Factors affecting your FICO® Score

Congratulations! You have a high FICO® Score. Key score factors explain the top factors that affected your FICO® Score. However, since you already have a high FICO® Score, score factors are informative but not as significant since they represent very marginal areas where your score was affected.

1 Length of time accounts have been established

FICO® Scores consider the age of a person's oldest account and/or the average age of accounts. Your score was impacted by the relatively low age of your oldest account and/or the average age of your accounts.

Keep in mind:

People who do not frequently open new accounts and have longer credit histories generally pose less risk to lenders.

2 Too many accounts recently opened

FICO® Scores consider the number of recent credit account openings. Your FICO® Score was impacted because of too many recent credit account openings.

Keep in mind:

Opening several credit accounts in a short time period is generally reflective of greater risk – especially for people with a short credit history.

The "Score Factors" explain what is impacting your credit score most. These will change as the way you manage your credit changes.



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