Tips to Improve Your Credit.

Improving your credit score usually comes down to a few high-impact habits done consistently. The good news: even small changes can help within 30–60 days, especially if your score is being held back by credit card balances.

1) Never miss a payment

Your payment history is the biggest factor (about 35%) of most FICO scores. One 30-day late payment can hurt for years, so this is priority #1.

Best move:

A. Set auto-pay for at least the minimum
B. Add due-date reminders
C. If you're behind, get current ASAP

2) Lower your credit card balances

Your credit utilization = balance ÷ total limit.

A great target is:

Under 30% = good

Under 10% = excellent

Example:

If your total limits = $5,000, try to keep balances below $500 for best scoring results. Paying balances down often boosts scores quickly after the next statement reports.

3) Don't close old cards

Older accounts help your average age of credit, which supports your score.

Even if you rarely use an old card:

A. Keep it open
B. Put a small recurring bill on it
C. Auto-pay it monthly

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Closing old cards can also raise utilization by reducing your available credit.

4) Limit new applications

Every hard inquiry can cause a small temporary dip.

Avoid:

A. Opening multiple cards quickly
B. Store cards you don't need
C. Financing lots of small purchases

If you're planning for a mortgage or car loan, this matters even more.

5) Check your credit reports for errors

Mistakes happen more often than people realize.

A. Late payments that weren't late
B. Wrong balances
C. Accounts that aren't yours
D. Duplicate collections

Disputing errors can be one of the fastest score wins.

6) Ask for a credit limit increase

A higher limit lowers utilization without extra spending.

Example:

$1,000 balance on $2,000 limit = 50%

$1,000 balance on $5,000 limit = 20%

That alone can help, but the fastest way to raise it. If you want the quickest improvement, focus on:

A. Paying down card balances
B. Getting all accounts current
C. Fixing report errors

Avoiding new inquiries for 1–2 months

Remember, UBI Financial Credit Union is local and here for you! Please let us know how we can help with your banking and financial needs! 860-747-4152 or find us at www.UBIFCU.com