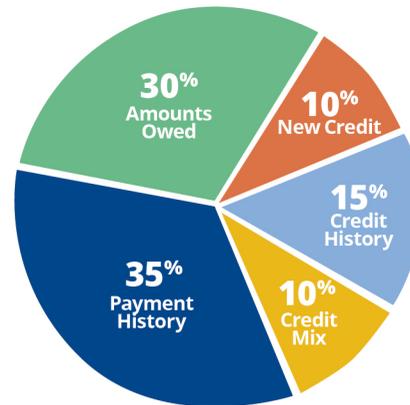


# How is my FICO<sup>®1</sup> Score calculated?

Your FICO<sup>®</sup> score is calculated using the following 5 criteria:<sup>2</sup>

- **Payment History:** Makes up about 35% of your FICO<sup>®</sup> credit score. Generally, paying your bills on time prevents overdue payments from affecting your credit score.
- **Amounts Owed:** Makes up about 30% of your FICO<sup>®</sup> credit score. Generally, a balance over 30% of your credit limit on any credit card or in total may affect your credit score.
- **Length of Credit History:** Makes up about 15% of your FICO<sup>®</sup> credit score. The longer your credit history is, the better your FICO<sup>®</sup> credit score becomes.
- **New Credit:** Makes up about 10% of your FICO<sup>®</sup> credit score. Opening several credit accounts in a short amount of time may affect your credit score.
- **Types of Credit:** Makes up about 10% of your FICO<sup>®</sup> credit score. Your FICO<sup>®</sup> scores takes into consideration the different types of credit accounts you have. It helps to have a variety of different credit accounts.



<sup>1</sup>FICO is a registered trademark of Fair Isaac Corporation. Fulton Bank, N.A. is not affiliated with Fair Isaac Corporation.

<sup>2</sup>Source: <https://www.myfico.com/credit-education/whats-in-your-credit-score>



**Jeffrey Vilk**

Vice President/Mortgage Sales Manager

NMLS #: 691636

267.736.7962

[jvilk@fultonmortgagecompany.com](mailto:jvilk@fultonmortgagecompany.com)

[fultonbank.com/mortgage](http://fultonbank.com/mortgage)

**Fulton Mortgage Company**  
A Division of  
**Fulton Bank, N.A.**

Fulton Bank, N.A. Member FDIC. Subject to credit approval. Fulton Bank, N.A. ("Fulton") is not a credit repair organization as defined under federal and state law, including the Credit Repair Organizations Act. Fulton does not provide services, advice, or assistance in connection with the improvement of your credit record, credit history, or credit rating. There are many factors that Fulton uses to determine your credit options. Therefore, a specific FICO<sup>®</sup> score or credit rating does not necessarily guarantee loan approval or a particular loan rate. This flyer is for informational purposes only and should not be construed as providing legal, financial, or other professional advice.

