

REVIEW YOUR CREDIT SCORE



GM FINANCIAL

REQUEST A FREE COPY OF YOUR REPORT ANNUALLY

You can request one free copy of your credit report each year to help you monitor your finances and stay on top of changes.

call **1-877-322-8228**

visit **annualcreditreport.com**

PURCHASE A COPY OF YOUR REPORT AT ANY TIME

You can purchase a copy of your credit report and your credit score from one of the three main credit reporting agencies below:

Equifax Credit Information Services

P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111
equifax.com

Experian

P.O. Box 2104
Allen, TX 75013
(888) 397-3742
experian.com

TransUnion Corporation

P.O. Box 1000
Chester, PA 19022
(800) 916-8800
transunion.com



MONITOR YOUR FINANCIAL HEALTH

Review Your Credit Score



GM FINANCIAL

For more information on credit or about obtaining your credit report, visit **gmfinancial.com**



"FICO® Scores are the most widely used credit scores — according to a recent CEB TowerGroup analyst report, FICO Scores are used in over 90% of U.S. lending decisions."

- MyFico.com

YOUR CREDIT MATTERS

At GM Financial, we know that buying or leasing your next vehicle can be an exciting event. But before you make that decision, you should know as much as possible about your credit history. It's important that you're well informed and know what to expect when it's time to apply for an auto loan or lease.

What is a credit score?

There are three major credit bureaus (Equifax, Experian, TransUnion) and they each collect information about your borrowing and payment habits. Your credit history is compiled and each bureau creates a score which helps lenders determine your credit risk. Simply put, a good score will help you qualify for financing and help you get the lowest rate possible.

Review your credit history

Before you shop, request a free copy of your credit report so you can review your credit history. The report outlines all of your open accounts, how much you have borrowed and paid and if you have a history of late payments. Your credit score will not show up on your free report, but you can usually request that information for an extra fee.

TIPS FOR MANAGING YOUR CREDIT



Make sure your credit report is accurate.

Visit annualcreditreport.com to get one free credit report per year from each of the three credit bureaus — Equifax, Experian and TransUnion. Report any errors immediately because they will affect your score.



Manage your debt.

Make paying off debt a priority. Your credit report can help you identify your accounts, amount owed and interest rates. From there, look at your budget and make a plan to manage and reduce debt.



Pay your bills on time.

If you have missed payments, get current on your bills and stay current. You can often ask your creditor to move the due date of your bills to a different time of the month.



Build credit responsibly.

Carefully consider new credit accounts and only open them as needed, as new credit accounts can impact your credit score.