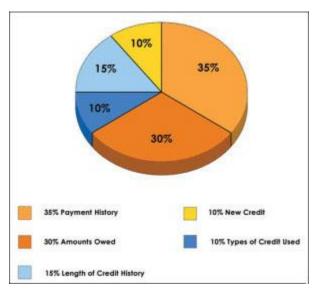


WHAT IS IN YOUR CREDIT SCORE?

Credit scores are calculated from many different types of data in your credit report. This data can be grouped into five categories as outlined in this pie chart. The percentages in the chart reflect the importance of each of these categories in determining your credit score.

These percentages are based on the importance of the five categories for the general population. For particular groups—such as people who have not been using credit long—the importance of these categories may be somewhat different.



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