

5 ways to improve your credit score...

Of all the painless ways to save money, improving your credit score could be the most important.

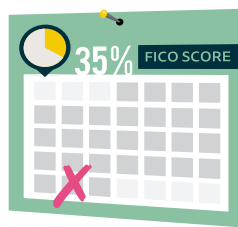
A good credit (FICO) score can save you a small fortune in rates and terms on everything from home and car loans to credit cards and car insurance.

Follow these words to the wise...

1. PAY ALL YOUR BILLS ON TIME

Seriously. Just do it. Your payment history makes up 35% of your FICO score.

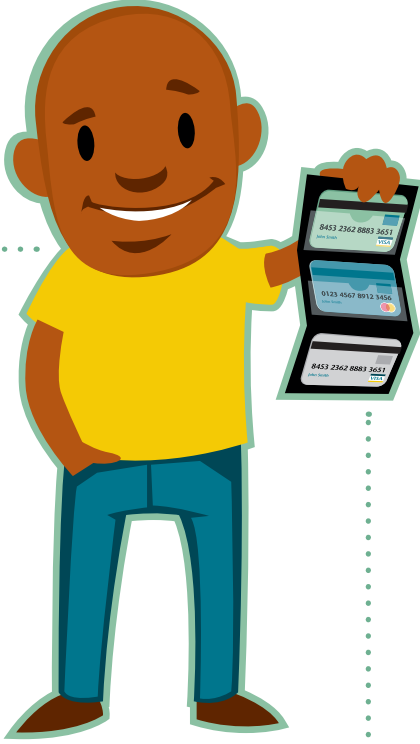
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2. RAISE YOUR CREDIT LIMIT

This will expand your credit. But only do this if you trust yourself to stay tame on your spending (you know who you are).



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3. KEEP OLD CARDS ACTIVE

Closing out a credit card can actually lower your credit score because your length of credit history counts. Try using an old card to pay for one recurring thing, like a utility bill.



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4. UNDER-USE YOUR CREDIT CARDS

Ideally your credit utilization ratio (your card's balance divided by its credit limit) shouldn't be more than 30 percent¹.

5. BECOME AN AUTHORIZED USER

If it's hard getting your own credit card, convince a family member or friend to add you to their existing account.

5.



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