



# HOW TO READ YOUR Equifax Credit Report

## YOUR CREDIT REPORT SUMMARY

### CREDIT SCORE

Your credit score is a number that represents your risk profile as a borrower. The higher the number, the lower the risk for lenders providing you with credit.

### CREDIT RATING

Your rating is a rank of your credit score and is based on the five credit score brackets as seen in the Legend.

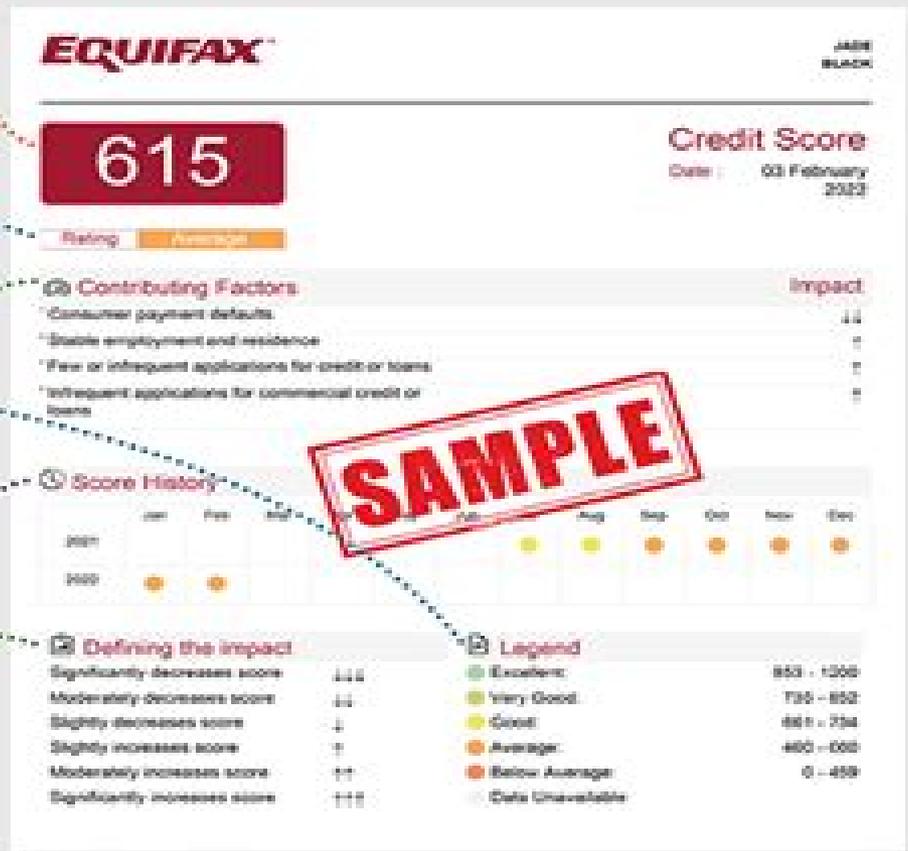
### CONTRIBUTING FACTORS

The Contributing Factors (also known as Key Contributing Factors or KCFs) show what has influenced your score. A KCF with an upwards arrow improves your score and a KCF with a downwards arrow brings your score down.

The more arrows included under 'Impact', the greater the influence of that factor on your score.

### SCORE HISTORY

Score history shows your monthly credit score rating in coloured dots so you can visually track any changes to your credit rank each month. The colours of these dots represent where you stand in the five credit brackets as seen in the Legend.



Information on the shown sample credit report will only be available to Equifax Protect subscribers that have subscribed to Equifax Protect products with Monthly Equifax Credit Score and Equifax Score Tracker product features.

# Fixing Removing Credit Report Equifax

**Mark Steyvers**



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