

# 10 ways to improve your credit score and their impact

## Ways to improve your score

- Pay bills on time
- Keep credit utilization low
- Ask for higher credit limits
- Dispute credit report errors

- Diversify your credit mix
- Don't close old accounts
- Limit opening new accounts
- Become an authorized user

- Get credit for your bills
- Get a secured credit card

## Impact



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**Nathan Sterling**



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*Community Banker*, 2009

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