

## ***Credit and Other Cards***

### **Tips for Building Your Credit History**

#### *How to Build Your Credit:*

Remember, if you have a problematic credit history, building credit can take some time. Here are some steps to help you build your credit.

- Get a copy of your credit report and review it for errors. Take action to address any errors you find.
- Apply for a small loan at the bank, thrift, or credit union where you have checking and savings accounts.
- Apply for credit with a local store, such as a department store. They typically have a lower credit limit and a higher annual percentage rate (APR), but are generally more willing to lend you money. There is usually no fee for department store cards.