

# HOW CAN CLOSED ACCOUNTS IMPACT YOUR CREDIT SCORE?

Self.

## CLOSED ACCOUNTS IN GOOD STANDING

## CLOSED ACCOUNTS IN POOR STANDING

### CREDIT HISTORY DURATION



These accounts may positively impact your credit score for up to 10 years



These accounts may negatively impact your credit score for up to 7 to 10 years

### CREDIT UTILIZATION RATIO



May raise your credit card CUR and hurt your credit score



May raise your credit card CUR and hurt your credit score

# Fdc On My Credit Report

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