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

Sources: Consumer Financial Protection Bureau and Experian

Fdc On My Credit Report

D Keegan



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