



## Are you looking for a way to give back to your community?

Citco is looking for volunteers to serve on our Board of Directors and our Supervisory Committee.

Time commitment is one day per month for approximately 1 hour.  
Please contact Tracy or Staci for more details on how you can become involved in your credit union.

*(Deadline April 19th, 2017)*



## How is my Credit Score Calculated?

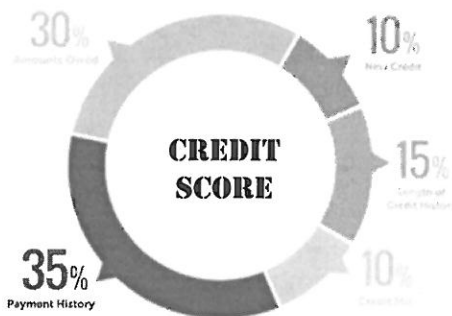
**Payment History (35%):** One of the most important factors. Lenders want to see that you have paid your obligations on time. One or two late payments will not completely ruin your credit, but if you consistently pay your accounts late, it can be detrimental to your credit history.

**Amounts owed (30%):** When a high percentage of a person's available credit is being used, this can indicate that they are overextended. Keeping your balances below 25-30% of the available credit can show lenders that you are using your credit cards responsibly.

**Length of Credit History (15%):** This looks at the ages of all your credit accounts and averages them. Opening several new credit accounts will lower this average and can possibly lower your credit score.

**Credit Mix in Use (10%):** This will consider your mix of credit cards, retail accounts, installment loans and mortgage loans. It's not necessary to have one of each, especially if you don't intend to use them, but having different types of accounts can show that you are a responsible borrower.

**New Credit (10%):** Opening several new accounts in a short time period represents to lenders a greater risk, especially for those who do not have a long credit history. Every time you try to open a new account, it results in an inquiry on your credit report, too many inquiries in a short time period can be concerning to lenders.



### Board Members

Greg Luhman, President  
Kathy Powell, Vice President  
Dan Black, Secretary  
Nancy Busch Scott Reichert  
Mike Johnston Jerry Johnston  
Mike Nickel

### Citco Staff

Tracy Thorpe, CEO  
Staci Kethman, MSR  
Heather Heiling, Teller  
Kathy Levi, Teller

### Supervisory Committee

Scott Reichert, Chairperson  
Eric Comstock  
Brenda Jairell  
Marilyn Pettit  
Marion Couch

