

WILLIE THOMAS - Experian
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Credit Score



**Learn More about FICO®
Scores ▶**

Your score is above the average of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

What's helping your score?

✔ No Missed Payments

You have no missed payments on your credit accounts.

Number of your accounts with a missed payment or derogatory description

0 accounts

The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

About 98% of FICO High Achievers ② have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

✔ Low Revolving Credit Usage

You've limited the use of your available revolving credit.

Ratio of your revolving balances to your credit limits

1%