

### Is It Possible to Have "Perfect" Credit?

A credit score is an important measure of your financial health. While most Americans have average credit, it is possible to achieve the "perfect" score, according to financial website GOBankingRates, if you focus on these four things.

#### Understand how scoring works

First, it helps to understand how credit scoring works. Each system ranges from a low of 300 to a high, or "perfect" score, of 850. Scores are tied to financial decisions you make, such as paying off your student loans or credit-card bills.

#### Pay bills in full and on time

Speaking of credit-card bills, paying those and others in full and on time is key to building good credit. And since details about your payment history, including late or missed payments, are considered public record, you should aim to pay as much of their monthly balance as you can, on time, every time.

#### Be aware of how you're swiping

In addition to making timely payments, keep an eye on your utilization rate, which is the ratio of how much you've spent on your credit card versus the card's limit. "The smaller that percentage is, the better it is for your credit rating," Bankrate explains. The ideal utilization rate is less than 30% of your available credit.

#### Check your score regularly

It's important to stay informed by checking your score regularly. While it's important to maintain a healthy score, you don't necessarily "have to have a perfect credit score to get the best credit terms," Bankrate notes. A score ranging from 700 to 749 is considered "good" and 750 or above is considered "excellent."

[www.usatoday.com/money](http://www.usatoday.com/money)

### ANNUAL MEETING

The Annual Meeting of VITAL Federal Credit Union was held at the SRMC Heart Center Auditorium on March 22nd, 2018.

Those in attendance heard financial and operational updates from credit union officials and an overview of plans for 2018. Each member in attendance had the opportunity to win cash prizes!

### HOURS OF OPERATION

Monday - Thursday - 8:30 AM - 5:00 PM

Friday - 8:00 AM - 5:00 PM

Lobby closed from 1:00 PM - 2:00 PM



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[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

### THANK YOU!

We want to thank all of our members for being a part of VITAL FCU!

Without our members the credit union would not be able to exist, so we are dedicated to giving back to you in as many ways as possible! That's why we have come up with a few ways to give back to you, the member!

We are now a part of the Love My CU Rewards program, which gives exclusive discounts on things like Sprint and ADT!

We also now have discounted Regal Cinema movie ticket vouchers that you can purchase at either of our branch locations! You can checkout all the details on our website!

### BOARD OF DIRECTORS

Larry Barnette - Chairman  
Veronica Moriarty - Vice Chariman  
Larry Lloyd - Secretary  
Omero DeLorenzo - Treasurer  
Skip Chappell - Board Member  
Gene Kilcawley - Board Member  
Joseph Walton - Board Member