



Credit Doctor Company

Better Credit for Better Living

Understanding Credit Utilization

Credit utilization is the ratio of your credit card balances to credit limits as listed on your credit report.

To find out your credit utilization simply divide your credit card balance by your credit limit then multiply by 100.

The lower your credit utilization the better for higher credit scores.





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Low Credit Utilization

CITIZENS FINANCE COMPANY

Address: Account Number:
188 W INDUSTRIAL 32851....
DR
ELMHURST, IL 60126
*No phone number
available*

Address Identification Number:
0023571610

Status: Open/Never late.

Date Opened:	Type:	Credit Limit/Original Amount:
07/2011	Revolving	\$10,000
Reported Since:	Terms:	High Balance:
07/2011	NA	\$120
Date of Status:	Monthly Payment:	Recent Balance:
11/2011	\$20	\$80 as of 11/2011
Last Reported:	Responsibility:	Recent Payment:
11/2011	Individual	\$20

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Oct 2011: \$90 / October 19, 2011 / \$20 / \$20
Sep 2011: \$110 / September 15, 2011 / \$20 / \$20
Aug 2011: \$120 / August 5, 2011 / \$20 / \$20
Jul 2011: \$120 / no data / \$20 / no data

shows a revolving account with low credit utilization. Total Limit \$10000 with a Recent Balance of 80, making the utilization for this account less than 1%.



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High Credit Utilization

HSBC BANK

Address: Account Number:
PO BOX 5253 515599008207....
CAROL STREAM,
IL 60197
(800) 477-6000

Address Identification Number:
0023571610

Status: Open. Status Details: By May 2018, this account is scheduled to go to a positive status.

Date Opened:	Type:	Credit Limit/Original Amount:
04/2008	Credit card	\$300
Reported Since:	Terms:	High Balance:
11/2009	NA	\$480
Date of Status:	Monthly Payment:	Recent Balance:
09/2011	\$0	\$288 as of 12/2011
Last Reported:	Responsibility:	Recent Payment:
12/2011	Individual	\$0

Your Statement:

Account information disputed by consumer
(Meets requirement of the Fair Credit Reporting Act).

Account History:
30 days past due as of Aug 2011, Oct 2010, Feb 2010

Balance History - The following data will appear in the following format:
account balance / date payment received / scheduled payment amount / actual amount paid
Oct 2011: \$0 / July 12, 2011 / Unknown / no data

As of Oct 2011 your credit limit/high balance was \$300

Shows a credit card account with high credit utilization. Total Limit \$300 with a Recent Balance of \$288, making the utilization for this account 96%.



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<https://www.creditdoctorcompany.com>

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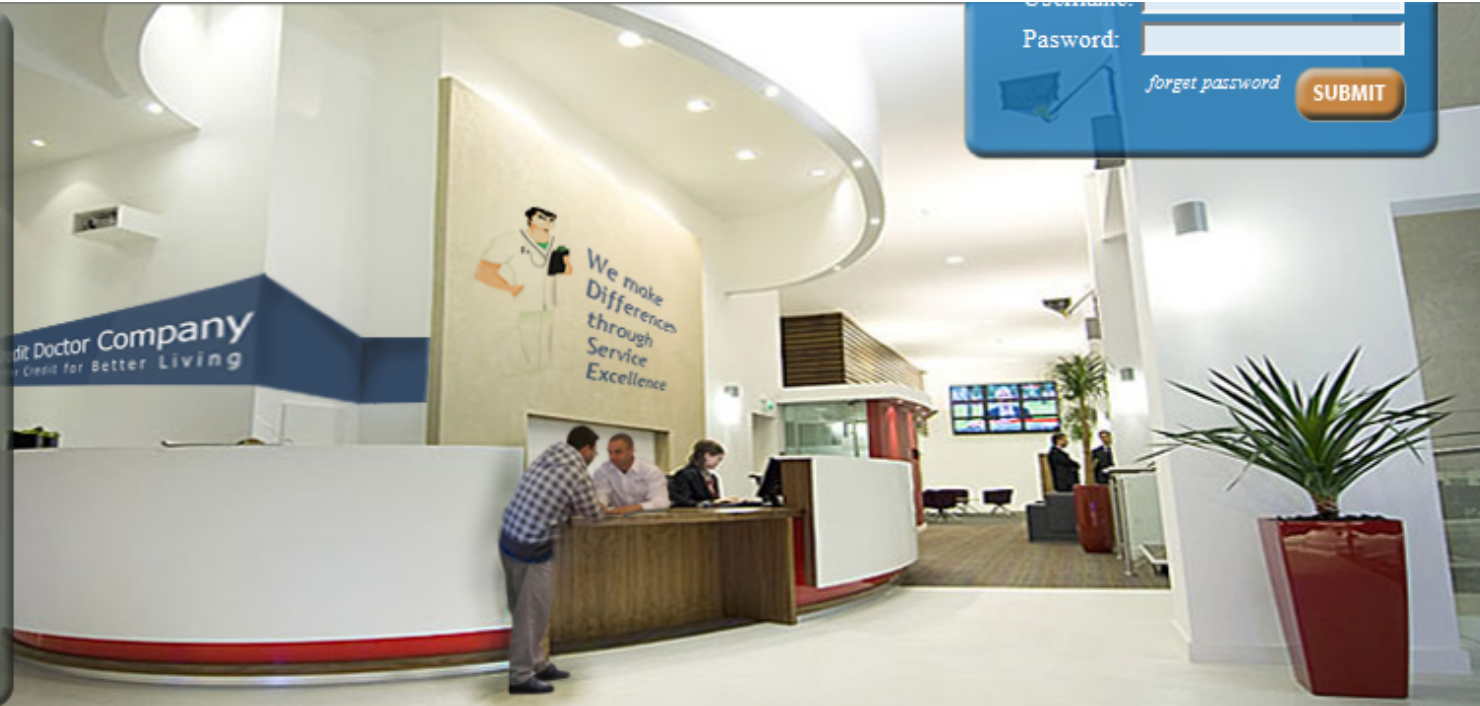
Debt Negotiation

First Name:
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