


# MASTER YOUR CARD

A community empowerment program sponsored by  mastercard.

## YOUR CREDIT SCORE



### MORTGAGE RATES

Typical \$160,000 loan with  
a 30-year fixed mortgage



### AUTO LOAN RATES

Typical 5-year  
auto loan of \$25,000



### CREDIT CARD RATES

Credit card rates may vary  
due to different factors



### HOW DOES IT AFFECT YOU?

Credit scores offer lenders an idea  
of how much risk you might pose

	YOUR CREDIT SCORE	MORTGAGE RATES	AUTO LOAN RATES	CREDIT CARD RATES	HOW DOES IT AFFECT YOU?
EXCELLENT	740-850	3.9% APPROXIMATE	5.1% APPROXIMATE	8.0% APPROXIMATE	Higher scores will save you money. The higher the score, the lower the interest rate you will pay.
GOOD	620-740	4.6% APPROXIMATE	8.8% APPROXIMATE	13.1% APPROXIMATE	Improve your score by paying your bills on time and keeping your balances low.
POOR	300-620	9.1% APPROXIMATE	18.4% APPROXIMATE	24.4% APPROXIMATE	Financial institutions consider you a greater risk. You may not be approved for a loan at all.

Source: Credit.org