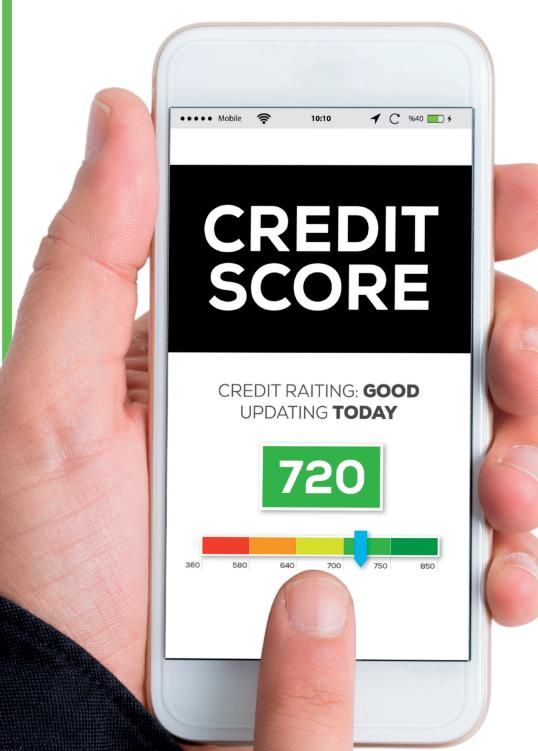
## How Do I Improve My Credit?



- Pay your bills on time every month.
- Try to keep balances low on your credit cards.
- Don't close accounts once you pay off the balance.
- Only apply for credit you need.

Scan the QR code or call 607-687-4222 to learn more tips to take control of your financial future!

OPEN CAMERA SCAN CODE LEARN MORE





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