

# CONSUMERS BENEFIT FROM PERSONAL CREDIT INFORMATION



## SOUTH DAKOTA: 561,000

APPROXIMATE NUMBER OF PEOPLE WITH CREDIT SCORES



### \$2,136

The average amount saved per year by raising your credit score to above 680

DATA SHOWS THAT PERSONALIZED CREDIT EDUCATION LEADS TO AN AVERAGE CREDIT SCORE INCREASE OF AROUND 20 POINTS



### 680

The prime credit score to be eligible for an affordable mortgage



### 65,000

The number of South Dakota consumers whose credit score is 20 points or less below the prime credit score of 680



### \$178

The amount a consumer would save monthly on interest payments on a typical 30-year mortgage if they raised their score to above 680