





get smart about your credit

**CONVERSATION** 

CREDIT TIP NO.

Your payment history is one of the biggest factors in your credit score.

Come in and ask a banker for your personal access code anytime before November 16, 2014.

And if you like, afterwards you can set up an appointment to discuss your credit or go online to learn more credit tips. Exclusively for Wells Fargo customers.

Together we'll go far



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