KINGSVIEWPARTNERS

GREENSBORO BRANCH - MARCH 2026

BUILDING YOUR CREDIT

Credit is defined as the ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future. A **credit score** is a method of rating one's credibility, on a scale of 0 to 850. Read below to see how much (%) each of the following factors affect your credit score and tips to improve each category.

40% - PAYMENT HISTORY

- Make **on-time payments**
- **Use auto-pay** when possible

23% - CREDIT USAGE

- Try to **keep your credit utilization under 30%** on each line of credit
- **Pay down balances** as much as possible each month
- **Keep unused lines open** to maximize your gauged available credit and minimize your perceived utilization

21% - CREDIT AGE

- **Maintain old lines of credit** (e.g., credit cards) to build your credit's average age
- **Avoid opening too many new lines of credit**, as they lower your average

11% - ACCOUNT MIX

- Have a mixture of **installment and revolving accounts**
  - **Installment:** a fixed loan with scheduled payments over a period of time (e.g., car payment)
  - **Revolving:** allows borrowers to repeatedly borrow money up to a certain limit, repay it, and borrow again (e.g., credit cards)

5% - INQUIRIES

- Wait at least **6 months between hard inquiries**
- All inquiries made within **14 days for the same type of loan are counted as 1 inquiry,** so it's best to shop around within that timeframe

GREETINGS FROM CANADA

In February, Greer and Lisa went to Mont Tremblant, where they went skiing and had a campfire date with Lisa's sister and new brother-in-law.

CREDIT CARD BASICS

When applying for a credit card, the financial institution you apply to will do a **hard credit inquiry**, which will temporarily lower your score. Based on your credit score, income, existing debt obligations, and repayment history, the institution will approve you for a specific **credit limit**. Regardless of your limit, best practices recommend you **spend below 30%** to ensure you continue to build your credit score.

The money you spend with your credit card is called the **card balance**. If you're carrying a balance at the time your financial institution's payments are due, you'll be required to make a **minimum payment**. Most minimum payments are between 1-3% of your balance, while others will add the interest accrued and/or a fixed dollar amount. However, if you pay off the card balance before your bill is due, then you won't have a minimum payment.

While minimum payments are helpful to disperse the payment load, most credit cards have high interest rates. **Every month the card balance is not paid down, the interest compounds.** It will also increase the overall utilization considered when calculating your credit score and extend the time required to repay the amount in full. To avoid your credit card debt snowballing, try to minimize usage and pay down your balance monthly.

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YOUR FIRST LINE OF CONTACT

Joscelyn and Rebekah are the first people to greet you, whether on the phone or in-person. They'll **verify your name** and **purpose**, and can help you directly with:

- Scheduling
- Paperwork
- Money Movement Requests
- Client Portal Setup/Logins
- Check Deposits
- Updating Your Contact Info
- Statement Requests
- and More!

For trading advice and more specialized questions, they may refer you to another member of our team. But don't worry! They'll help you along each step of the way to ensure you receive the best possible care.

Joscelyn Hernandez
Senior Branch Office Administrator

Rebekah Avery
Branch Office Administrator

Welcome Kelly Curl
INSURANCE SPECIALIST

Kelly is a graduate of Lebanon Valley College with a BA in History and minor in business marketing. After college, Kelly ran a successful family business and spent several years as a professional hockey player and GM of the Carolina Thunderbirds. Now he will be using his high attention to detail and troubleshooting skills to help clients and their families have protection and peace of mind on their financial journeys.

DEADLINE

BABY TRUMP ACCOUNTS

To open a Baby Trump Account, you must **file IRS Form 4547 with your 2025 Tax Return**, before April 15, 2026. Without this form, you may not be able to claim the $1,000.00 federal pilot contribution.

These accounts are meant to give the next generation a jump start on saving, by allowing parents, guardians, and other authorized individuals to establish a new type of IRA for their children. Please see **trumpaccounts.gov** or call our office for more details!

Naomi Avery's last openings for in-person tax appointments this season will be March 30-31. To schedule virtually or in-person, give our office a call and we'd be happy to assist you!

Who of your friends and family could benefit from our services?

Help us get in touch with them by filling out this form: https://forms.office.com/r/aP2EYE3Eu7