## Credit Utilization Example

|  | Card \#1 | Card \#2 | Card \#3 | Card \#4 | TOTAL |
| :--- | ---: | ---: | ---: | ---: | ---: |
| Credit Limit | $\$ 10,000$ | $\$ 5,000$ | $\$ 1,000$ | $\$ 500$ | $\$ 16,500$ |
| Card <br> Balance | $\$ 0.00$ | $\$ 1,500$ | $\$ 999$ | $\$ 350$ | $\$ 2,849$ |
| Utilization | $0 \%$ | $30 \%$ | $99.9 \%$ | $70 \%$ | $\mathbf{1 7 \%}$ |
| Rating | Good | Positive | Negative | Negative | Good |

