

Should you cancel your credit card?

Canceling a credit card could impact the following credit score factors:

!	Your utilization ratio can increase	30% of total score
!	Your average credit age can decrease	15% of total score

Cancel if...

- ✓ You have a high annual fee or APR
- ✓ You're overspending
- ✓ You're going through divorce or separation

Don't cancel if...

- ✗ You can't pay your balance in full first
- ✗ It's your oldest credit account
- ✗ You're a brand new credit-builder

Credit One Bank Cancel Card

Emilie Sanchez



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