

For Immediate Release Contact: Mary Ann Nickolai Texell Credit Union 254.773.1604 **mnickolai@texell.org**

Texell Credit Union to Present Virtual Credit Seminar "Unlocking Your Credit Potential: The Fundamentals of Credit Reports and Credit Scores"

Temple, TX (March 17, 2022) – Texell Credit Union will host a virtual financial literacy seminar from 5:30 – 7 p.m. on Tuesday, April 5, 2022. The seminar "Unlocking Your Credit Potential: The Fundamentals of Credit Reports and Credit Scores" is free to attend.

Join Texell and Experian for this informative session that will cover how credit reports are created and the role of credit reporting companies in the lending cycle. Participants will learn what is in a credit report, who can get a copy of a person's credit report, and why. Several common credit report myths will be explored. Learn what credit scores are, what goes into credit scores, and how to improve a credit score.

The workshop will be presented by Rod Griffin, Senior Director of Consumer Education and Advocacy for Experian. Griffin is responsible for Experian's national consumer education programs and outreach. For more than two decades, he and his team have published Ask Experian, the industry's first online consumer credit advice column. He serves as an expert spokesperson on consumer issues, particularly credit reporting, credit scoring, and identity theft. He is frequently quoted by national television, print, radio, and online media. Griffin holds a B.S. in journalism from the University of Kansas and has a Fair Credit Reporting Act certification from the Consumer Data Industry Association.

"Financial Literacy is important to Texell," states Amy Merriman, Texell's Chief Operating Officer. "Your credit report is a reflection how well you keep your financial commitments, and it's important to fully understand what goes into a credit report and a credit score."

Visit Texell.org/events to register.

About Texell Credit Union

Texell Credit Union has eight branches in Central Texas and offers a variety of financial products and services for consumers and businesses. With roots dating back to the 1940s, Texell serves more than 45,000 members. Texell was named one of the "Best Credit Unions to Work for" in the nation by the Credit Union Journal for 2019 and 2020. Texell has been honored with the Excellence in Lending Award from CUNA Mutual Group, the Desjardins Adult Financial Literacy Award from the Texas Credit Union League, as the "Best Bank/Credit Union" by the readers of the Temple Daily Telegram, "Best Credit Union" by the readers of the Killeen Daily Herald and the Belton Journal and consistently earns the highest five-star, superior rating for financial soundness from Bauer Financial. Visit www.Texell.org for more information.