



AmOne.com Advises on Closing a Credit Card without Hurting Your FICO Score

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Before grabbing the scissors, consumers should carefully consider which credit cards can be closed without hurting their FICO score.

August 19, 2019—Foster City, CA—Personal loan website, AmOne.com, explains when and how to safely close a credit card to minimize any negative impact on your credit score. Today's article offers guidance on factors to consider before closing a credit card and the steps to take before getting out the scissors.

The full article, [Will it Hurt Your FICO Score if You Cancel a Credit Card](#), recommends that consumers take these steps to cancel a card the right way:

1. Redeem any points or rewards.
2. Pay off your balance, or freeze the card until balance is paid in full.
3. Call issuer to request that your account be cancelled.
4. Check your credit report to be sure the account is shown as closed.
5. Shred or thoroughly destroy the card.

Gina Pogol, personal finance expert and spokesperson for AmOne, encourages consumers to consider closing a newer card before closing a card they've had for a long time, as old cards can be relevant to your credit history for up to a decade.

Gina is available to talk about protecting your identity and credit score when cancelling a credit card.

About AmOne.com

AmOne.com is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. QuinStreet is committed to providing consumers and businesses with the information and tools they need to research, find and select the products and brands that meet their needs. AmOne.com is a member of the company's expert research and publishing division.

Since 1999, [AmOne](#) has helped consumers identify loan or credit solutions that best meet their needs, using proprietary loan-matching technology. The company also provides free credit assistance from financial matching specialists. Since inception, AmOne's credit assistance efforts have yielded more than \$4 billion dollars in loan approvals for consumers and business owners nationwide.

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