



2026 PERSONAL PRIMARY TRADELINE GUIDE

A Drought Proof client resource for building stronger personal credit with legitimate accounts opened in your own name.

BUILD CREDIT. BUILD LEVERAGE. BUILD GENERATIONAL WEALTH.

Prepared for Drought Proof clients
Educational resource - September 2026

Before You Open Any Account

A **primary tradeline** is an account opened in your own name. It is different from being added as an authorized user on someone else's account. The goal is not to open every account in this guide. The goal is to add the right type of positive credit history for your individual profile.

DROUGHT PROOF RULE: Do not apply blindly. Review your credit profile first. Opening several new accounts at once can reduce average account age and may not improve your profile. Payment history, balances, age, account mix, inquiries and negative information all matter.

How to use this guide

Start with your Drought Proof strategy. A thin file may benefit from a combination of installment and revolving history. Alternative bill or rent reporting can be supplemental. Never miss a payment.

Important: Reporting, pricing, eligibility and terms can change. Review each provider's current disclosures. Drought Proof LLC does not guarantee score increases, approvals, funding amounts, or results.

Recommended Credit-Building Accounts

SELF

CREDIT-BUILDER INSTALLMENT ACCOUNT

Reporting: Equifax / Experian / TransUnion

Monthly payments are reported to all three major bureaus. The loan principal is held in a bank-held CD and released at the end, minus interest and fees.

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CREDITSTRONG

BANK CREDIT-BUILDER ACCOUNT

Reporting: Equifax / Experian / TransUnion

Bank-issued credit-building accounts through Austin Capital Bank; account history is reported to all three major bureaus.

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KIKOFF

REVOLVING CREDIT-BUILDING TRADELINE

Reporting: Equifax / Experian / TransUnion

Kikoff reports the tradeline balance and repayments monthly to all three major bureaus. Plans and reported amounts vary.

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CHIME

SECURED CREDIT CARD

Reporting: Equifax / Experian / TransUnion

Chime reports payment history, current balance and account age to all three major bureaus. It states that it does not report a credit limit or utilization.

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More Credit-Building Options

CURRENT BUILD CARD

SECURED CREDIT CARD

Reporting: Equifax / Experian / TransUnion

Current reports Build Card payments to all three major bureaus. Available money in the Current account can cover card spending and AutoPay.

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STEP VISA CARD

SECURED CREDIT CARD

Reporting: Equifax / Experian / TransUnion

Step describes its Visa Card as a secured credit card and states that activity is reported to all three major credit bureaus.

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GROW CREDIT

SUBSCRIPTION-BASED CREDIT BUILDING

Reporting: Equifax / Experian / TransUnion

Grow Credit uses a virtual Mastercard for eligible recurring subscriptions and reports monthly repayment history to all three major bureaus.

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EXPERIAN BOOST

ALTERNATIVE-DATA CREDIT BUILDING

Reporting: Experian credit file

Experian Boost can add eligible phone, utility, rent and insurance payments to the Experian credit file. It is supplemental to traditional credit accounts.

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A Simple Starting Framework

Profile Need	Account Type to Discuss
Little or no credit history	One installment credit-builder + one responsible revolving account
Installment history missing	Self or CreditStrong may be worth reviewing
Revolving history missing	A secured/revolving product such as Chime, Current, Step or Kikoff may be worth reviewing
Existing bills not helping credit	Experian Boost or Grow Credit may provide supplemental reporting

Your Next Step

Before signing up for multiple products, talk with your Drought Proof consultant about your current credit mix and financial goals. A stronger credit profile is built through strategy, consistency and responsible account management - not by simply opening as many tradelines as possible.

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Educational disclaimer: This guide is for general financial education and is not legal, tax, lending, or individualized financial advice. Product availability and terms are controlled by the providers. Drought Proof LLC is not responsible for third-party approval decisions or changes to third-party products. Individual credit outcomes vary.