Financial Missteps That Can Affect Credit Score

The importance of a good credit score cannot be overstated. Adults who handle credit responsibly may save tens of thousands of dollars in interest charges over the course of their lives, as a strong credit history helps to elevate credit scores. The higher an applicant's credit score, the more favorable loan terms for big-ticket items like vehicles and homes will be.

Though the significance of a strong credit history is a lesson in financial literacy emphasized to many people as early as adolescence, it's still easy to make some mistakes along the way. Many people's first encounter with credit comes around the age of 18, a point in time when young men and women may not recognize the gravity of their financial decisions. That makes it easy to fall into some bad habits that can unfortunately have a long-term, negative impact on individuals' financial futures. The following are some common credit missteps that consumers can look to avoid as they seek to build strong credit histories.

· Missed payments: The credit reporting agency Equifax® notes that even a single late or missed payment can lower a person's credit score. Though it's always best to set up automatic payments so no payment is ever missed, those who haven't taken advantage of that capability who miss a payment should know that it generally takes 30 days for a missed payment to affect a credit score. If you simply forget to make a payment, Equifax® indicates that some lenders and creditors may not even report a missed payment if a full payment is made within 30 days of the initial due date. If you missed a payment because you can't afford to pay off the balance, then chances are you're committing another common misstep.

· Overreliance on credit: Utilizing credit too much is another common mistake that can quickly land consumers in debt. Resist using credit to finance unnecessary expenditures, like dining out or a night of entertainment. Only use credit to make purchases you know you can afford to pay off in full come your monthly due date. Credit utilization ratio is another metric used to determine credit score, and it refers to the percentage of your overall credit availability you use each month. The financial experts at Chase suggest a good credit utilization ratio is 30 percent or less. If you're routinely maxing out your credit card(s) and can't afford to pay the balance in full each month, then your utilization ratio might be around 100 percent and might even be higher once interest charges are factored in. A high balance on an existing card too often compels young consumers to make another costly misstep.

· Opening too many credit accounts: It's hard to turn down what feels like "free" money, and many consumers new to credit might open new credit cards, particularly if a current account has a high balance. Too many credit cards can land consumers in considerable amounts of debt. Equifax® notes it's generally recommended that consumers have no more than three credit cards, but some consumers who struggle to make payments each month might be better off with just one card.

Some common missteps can make it easy to fall into credit card debt, which can adversely affect consumers' credit scores. Avoiding those missteps can set borrowers up for a lifetime of financial freedom.

The Sebree Banner

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Webster County Sheriff Announces Safety Checkpoints

Between the dates of July 7, 2026 and July 31, 2026, the Webster County Sheriff's Office will be involved in proactive enforcement patrols. In an effort to enhance highway safety in Webster County, the Sheriff's Office will target areas of high traffic safety issues including impaired driving offenses. The Webster County Sheriff's Office has the following pre-approved traffic safety checkpoint locations:

1. US 41A North at KY 56 and KY 873
2. KY 109 North of Clay at the 10 Mile Marker
3. KY 56 East at Old Beech Grove Road
4. KY 109 at KY 670
5. KY 56 West between New Cedar Grove Church Road and Lyce Duncan Road
6. US 41A South at KY 270
7. US 41 South at KY 147
8. KY 132 East at KY 494

These locations incorporate checkpoint locations established by the local Kentucky State Police Post, with additional locations added due to ongoing issues related to traffic safety concerns and impaired driving, identified by local data.

In an effort to keep a driver's time delays at an absolute minimum, officers request drivers encountering a traffic safety checkpoint have their seatbelt on and their operator's license, proof of insurance, and registration receipt readily accessible. A typical traffic safety checkpoint should have a traffic delay of 30 seconds to a few minutes to drivers.

Sheriff Williams Braden encourages all motorists to slow down, focus on defensive driving, drive sober, and wear their seatbelts.

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PUBLIC NOTICE

A copy of the complete 2024 audit report, including financial statements and supplemental information, is on file at the Webster County Judge/Executive's office and is available for public inspection during normal business hours. Any citizen may obtain from the Webster County Judge/Executive's office a copy of the complete audit report, including financial statements and supplemental information, for his personal use. Citizens requesting a personal copy of the audit report will be charged for duplication costs at a rate that shall not exceed twenty-five cents ($0.25) per page. Copies of the 2024 financial statement prepared in accordance with KRS 424.220 and KRS 91A.040 are available to the public at no cost from the Webster County Treasurer, P. 0. Box 155, Dixon, KY 42409.

Make Vaccinations Part Of Your Back-To-School Check List

As families begin preparing for the new school year, the Green River District Health Department encourages parents and caregivers to ensure that children are up to date on recommended vaccinations. Routine immunizations are a proven way to help protect individuals and reduce the spread of certain preventable diseases.

All vaccines approved for use in the United States meet strict safety standards, including:

* Extensive clinical trials to confirm safety and effectiveness before approval

* Strict requirements for how vaccines are stored, handled, and distributed

* Continuous federal oversight and monitoring after vaccines reach the public

* Ongoing evaluation to ensure safety standards are maintained over time

Vaccines help the body build natural immunity before exposure to potentially harmful illnesses. On-time vaccination during childhood is a safe and important step in supporting long-term health. Making sure children are protected before they enter school helps keep classrooms healthy and learning uninterrupted.

Adults are also encouraged to check their own vaccination status. Staying up to date on immunizations remains important for reducing the risk of disease, especially for those who care for young children, older adults, or individuals with weakened immune systems.

Vaccination decisions are personal. The Green River District Health Department encourages families to speak with their healthcare provider about what is recommended for each stage of life.

Correction

The name of Ali Drake was misspelled in last week's Sebree Banner.

Drake is one of three individuals appointed to the City of Providence ambulance board.

We apologize for the error.

Dixon Commission

Continued from Page 1

Drive waterline replacement project. The resolutions also authorize Mayor Webb to sign all documentation pertinent to those grant applications.

At 6:10 P.M., the commissioners went into closed session to discuss pending litigation. They returned to the open meeting at 6:17 P.M. with nothing to report.

No further business came before the commission, and the meeting adjourned at 6:19 P.M.

The next regular meeting of Dixon City Commission will be Monday, August 10, 6:00 P.M.

PUBLIC NOTICE

NOTICE OF INTENTION TO MINE
Pursuant To Application Number 917-9007, Renewal 4

(1) In accordance with KRS 350.055, notice is hereby given that Sebree Mining, LLC, 1146 Monarch Street Suite 350 Lexington, KY 40513, has applied for renewal of a permit affecting 416.10 acres.

(2) The operation is located 3.2 miles northwest of Onton in Webster County. The operation is approximately 0.5 miles northeast from KY Route 370's junction with Steamport Landing Road and located 0.8 miles southwest of the Green River. The operation is located on the Sebree and Beach Grove U.S.G.S. 7 ½ minute quadrangle maps.

(3) The operation will include a refuse disposal area. The surface area is owned by Penn Virginia Operating Co., LLC, and ARP Sebree South, LLC.

(4) The application has been filed for public inspection at the Division of Mine Reclamation and Enforcement's Madisonville Regional Office, 625 Hospital Drive, Madisonville, KY 42431. Written comments, objections or requests for a permit conference must be filed with the Director, Division of Mine Permits, 300 Sower Boulevard, Frankfort, KY 40601.

7/29c

WC Sheriff Monthly Activuty Report Released

The Webster County Sheriff's Office has the following activity to report for June, 2026.

This data is gathered by individual deputies during the course of their daily duties. This data was compiled and the total activity reported is as follows:

Traffic Stops: 163
Total Citations: 108
DUI: 5
Speed: 31
Seatbelt: 0
Courtesy Notice: 78
Driver Inspections: 246
Complaints: 150
Special Detail: 93
Directed Patrol: 11
Motorist Assists: 2
Criminal Cases: 8
Criminal Arrests: 31
Accidents Investigated: 25
Programs: 0
Warrant Service: 20
Search Warrant Service: 0
Criminal Summons Served: 3
Civil Process Service: 48
Security/Surveillance: 13
Intelligence Reports: 0
Vehicle Inspections (Office): 130
Victim Contacts: 255
JC3: 3
E Call Response: 9
E Crisis Response: 4
K9 Deployment: 0
Drone Deployment: 0
CSS Referral: 19
Regular Hours: 1070.5
Overtime Hours: 113

MONEY FOR ON-FARM INVESTMENTS AVAILABLE…

KADF
KENTUCKY AGRICULTURAL DEVELOPMENT FUND

Green River Area Beef Improvement Group, Inc.
P.O. Box 459
Owensboro, KY 42302
270-929-0194 Stacy
grabig@bellsouth.net

COUNTY AGRICULTURAL INVESTMENT PROGRAM (CAIP)

Applications will be available for Webster County's CAIP and YAIP to assist Farmers and Youth in making important on-farm investments.

Application Period:
August 1, 2026 - November 30, 2026
No applications will be accepted after November 30, 2026

Application Availability:
Webster County Extension Service
Monday – Friday (8 a.m. – 4:30 p.m.)

For More Information:
Contact Extension Service at 270-639-9011 to request applications

All applications are scored, based on the scoring criteria