



*Since ancient times, warrior cultures have all embraced an ethical code of conduct. Although variations of these virtues exist they are practiced with honor and pride.*

*You are a Credit Warrior!*

*Four Virtues of the Warrior*

1. Prudence - The state, quality, or fact of being careful
2. Justice - quality of being righteous or fair
3. Restraint - discipline in personal and social activities
4. Courage - a quality of spirit that enables you to face uncertainty without fear