Getting started with credit score monitoring

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Sort Acco	unts ·	
House *05124	\$5,598.26 Avail bal \$5,598.26	>
Savings *12=01	\$45.51 Avail bal \$45.51	>
Slush 1 *81=01	\$6,605.06 Avail bal \$6,605.06	>
Slush 2 *81=04	\$50.00 Avail bal \$50.00	>
Show all my accounts		>
QUICK LINKS		
My cards		>
🕢 My Credit Score 🧉	739	>
(\$ ⁺ Open an account		>
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Accounts (\$) Transfer & Pay	Deposit More	

If you have not yet enrolled in Credit Sense, tap the **"My Credit Score"** button in the Accounts screen of your banking app.



Tap **"Get Started"** to enroll and view your credit score.



Complete your credit profile and accept the terms and conditions to enroll in Credit Sense and view your credit score.



After completing your profile, you will be able to view your credit score, learn about factors to help improve your score, explore targeted financial products, and sign up for credit monitoring alerts – all from the convenience of your banking app.

How to monitor your credit score

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Tap the **"My Credit Score"** button in the Accounts screen of your banking app to access your credit score.



You can enable credit alerts by tapping on the "Alerts" button at the bottom of your screen.



You have the option of enabling credit monitoring alerts via email, push notifications, or viewing them directly within your app. These alerts include important changes and activity on your credit score and report to help you stay on top of your credit.

How to view your credit report

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Tap the **"My Credit Score"** button in the Accounts screen of your banking app to access your credit score.



You can learn about the key factors effecting your credit score by tapping your score rating and the various menu items highlighted above.

Screenshots are for illustrative purposes only. Exact functionality may vary by financial institution.

The different grades represent key factors impacting your score including Credit Age, Credit Usage, Payment History, Total Balances, Account Mix, and Recent Credit.

Analysis

Score Rating

Score Rating: Good

credit and debt history.

rates on vour loans.

Recommended Actions

accounts is not too high.

Consolidate your credit cards into one

monthly payment Learn more -

There are no or only a few recent

delinguencies on your accounts.

are not too high compared to limits.

Report

This score represents your creditworthiness

To determine your score, banks and credit

bureaus examine various aspects of your

Banks use your credit to determine whether

Total of all balances on bankcard or revolving

There are few or no installment accounts with

delinguent or derogatory payment status.

Balances on bankcard or revolving accounts

to lend to you and to determine interest

Simulato

Good \Lambda

0 =

Pesource

Analysis

Account Mix

Account Mix ①

Repor

11% of your credit score is based on the mix of

your revolving and installment accounts.

You have a good mix of

revolving accounts and

Try to maintain a diverse mix of debt accounts.

A mix of installment and revolving accounts is

better than having only one type of debt

Avoid having any accounts in collections.

installment loans.

Recommended Actions

Accounts Breakdown

Consolidate your credit cards into one

monthly payment. Learn more ->

Simulator

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Pesource

Grade A

Tap "Account Mix" to learn how your different accounts and installment loans effect your score. You can also view recommended actions for improvement and a breakdown of your accounts. Tap "**Credit Age**" to learn how the age of your credit history effects your score. You can also view recommended actions for improvement and the average age of your accounts.

Simulator

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Analysis

Credit Age ①

ego Ego

over time

score

The longer your credit history the better.

Have patience and keep accounts in good

standing. Your score will keep getting better

Keep your credit cards open, especially cards

you've had a long time. Long-term stability

Oldest account vs average age of credit

Recommended Actions

helps raise your score.

Consolidate your credit cards into one

0%

Offer

monthly payment. Learn more →

Report

21% of your credit score is based on credit age.

You have built your credit

time. This is good for your

history over a long period of

Analysis Report Simulator Inquiries Grade A Inquiries 🕕 5% of your credit is based on the number of recently opened credit accounts and credit inquiries. You have a good grade because 1 there were no new inquiries on your credit report within the last 12 months Recommended Actions When shopping for a mortgage or auto loan. understand that each application will be counted as an inquiry. Do not open too many new accounts in a short span. This will allow your score to recover from any drop due to a hard inquiry. Consolidate your credit cards into one monthly payment. Learn more → 0 🗆 Score Pesource

> You can also view how recent credit inquiries and account openings effect your score. The credit report gives you an overview of your credit score, key factors that impact it, and improvement tips in various areas.

How to view your savings opportunities

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Slus *81=0	h 1 01	\$6,605.06 Avail bal \$6,605.06	>
Slus *81=0	h 2 04	\$50.00 Avail bal \$50.00	>
Show	v all my accounts		>
QUIC	CK LINKS		
	My cards		>
\bigcirc	My Credit Score 4	739	>
\$	Open an account		>
\triangle	Manage Live Update	S	>
Acco	(\$) Transfer & Pay	Deposit More	

Tap the **"My Credit Score"** button in the Accounts screen of your banking app to access your credit score.



You can explore targeted financial product options by tapping the **"Offers"** button at the bottom of your screen.



You can learn more about specific prequalified offers, including low-interest credit cards, balance transfers, and new or refinanced loans, based on your existing credit score and debt profile.

(%)		<u></u>
Recommended	Credit Cards	Auto Lo
Credit Cards	Balan	ce Transfer
There are many diffe	rent credit cards s	erving different
V	isa Credit Card	
Purchase Intro APR*	Balance Trans	ifer Intro APR*
8.99%	1.99% to 6 month	r s
Demiles ADDI	o monu	
10.00%	No Anni	ual Fee
	Apply Now	
	gives you the	best benefits:
0% balance transfer	, for eligible memb	ers. No
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transfer fees. Variab depending on your	credit profile. No a	
transfer fees. Variab depending on your	credit profile. No a	

Tap on the various menu items at the top of the screen to view your recommended offerings, credit cards, auto loans, and more. You can even apply for new offers directly from the app!