

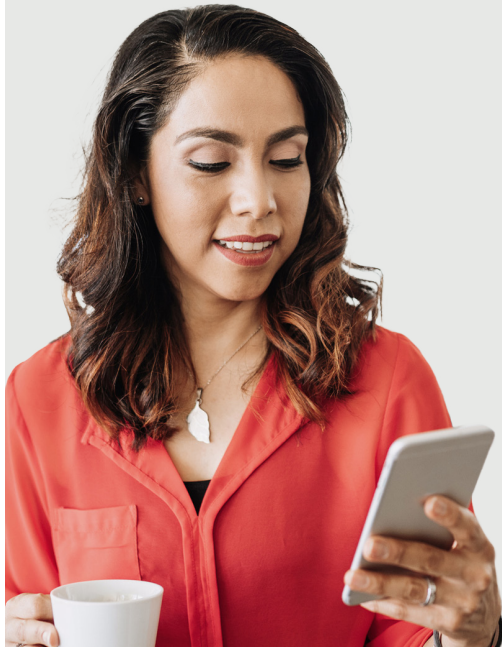
YOUR DIGITAL BAKING GUIDE

MANAGING YOUR CREDIT STARTS HERE

**HOW TO REVIEW AND UNDERSTAND
YOUR CREDIT SCORE AND REPORT**

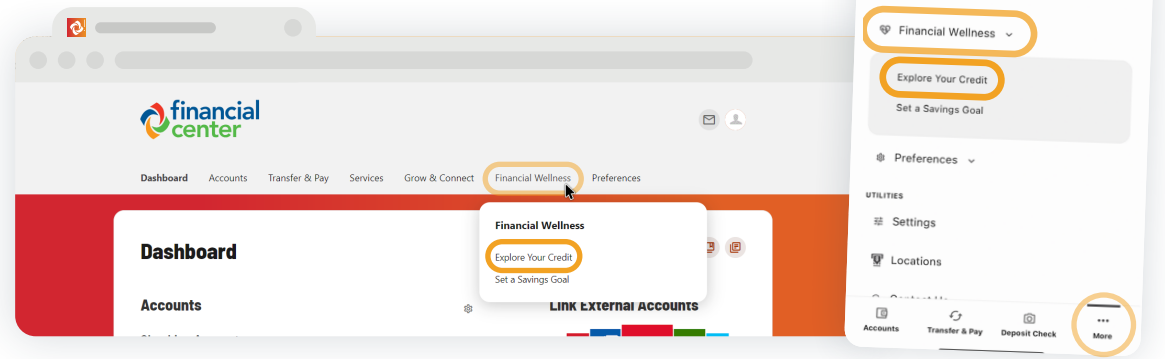


HOW TO REVIEW AND UNDERSTAND YOUR CREDIT SCORE AND REPORT



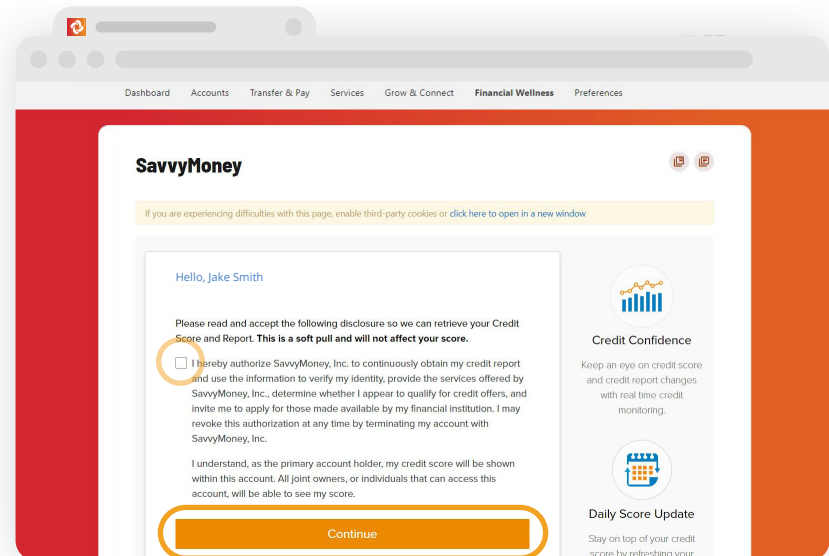
STEP 1: NAVIGATE TO EXPLORE YOUR CREDIT

- Log into your Online Banking or Mobile App.
- Hover over **Financial Wellness** on the top menu.
- Select **Explore Your Credit**.

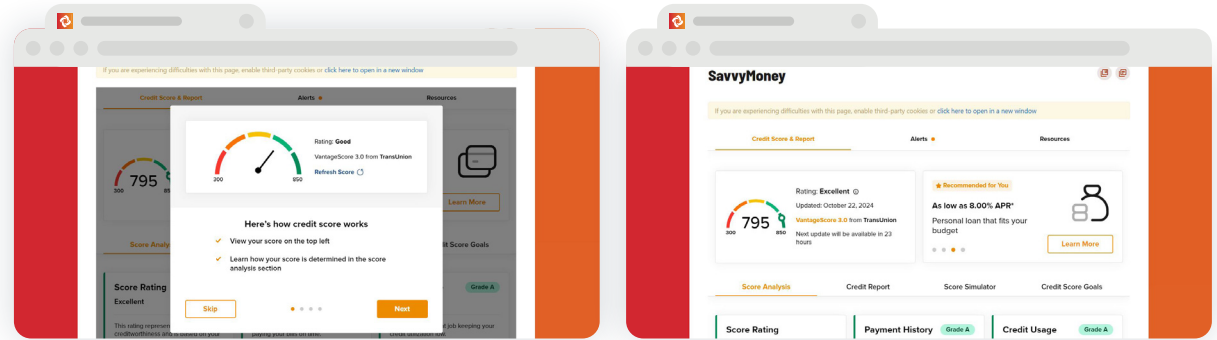


STEP 2: ACCEPT DISCLOSURES

- Accept the disclosure and click **Continue**.
- You're ready to view your credit score and report.

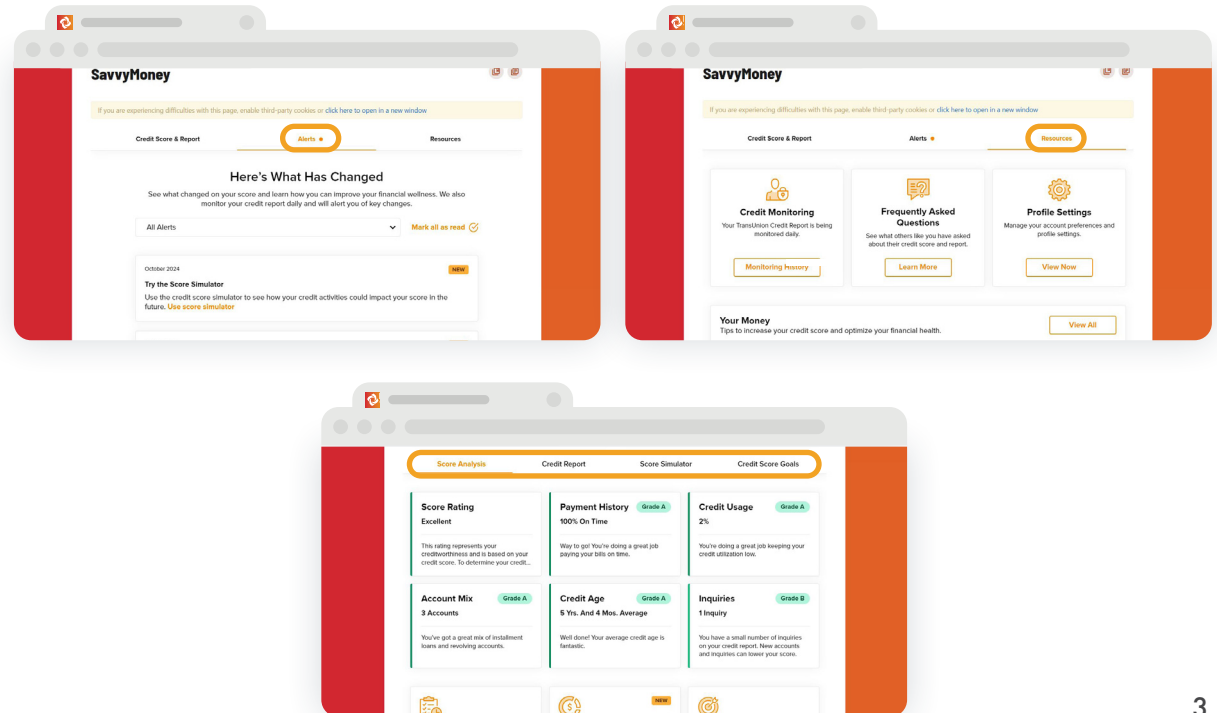


HOW TO REVIEW AND UNDERSTAND YOUR CREDIT SCORE AND REPORT



STEP 3: EXPLORE YOUR CREDIT SCORE AND REPORT

- Check out **Alerts** and **Resources** to find ways to stay up to date with your credit score and report.
- Scroll down and find your **Score Analysis**, **Credit Report**, **Score Simulator**, and **Credit Score Goals**.



FREQUENTLY ASKED QUESTIONS

Learn more about your new Digital Banking experience at **fcfcu.com/betterbanking** or call our dedicated hotline at **317.916.6104** for support.

Can I really see my credit score at no cost any time?

Yes! Thanks to our partnership with SavvyMoney, you'll be able to view your credit in real-time in our new Digital Banking experience. This is completely free, and no credit card information is required to register. You can pull your updated credit score up to every 24 hours by clicking **Refresh Score** in the **Explore Your Credit** section of Digital Banking. An updated full credit report is available monthly.

Why is the score I see here a bit different than my FICO score?

The score provided in Digital Banking is not your FICO score, but it should be close to your FICO score. Both scores create scoring models that use consumer credit data to generate credit scores, but they use different methods to calculate scores, which may result in slight scoring differences. Our partner, SavvyMoney, pulls your credit profile from TransUnion and uses VantageScore 3.0, a credit scoring model developed collaboratively by the three major credit bureaus: Equifax, Experian, and TransUnion. This model seeks to make score information more uniform between the three bureaus to provide consumers a better picture of their credit health.

Will accessing my credit score in Digital Banking lower my credit score?

Absolutely not! Checking your credit score in our Digital Banking experience is a soft inquiry, which does not affect your credit score. Lenders use hard inquiries to make decisions about your creditworthiness when you apply for loans.