

# Credit Sense

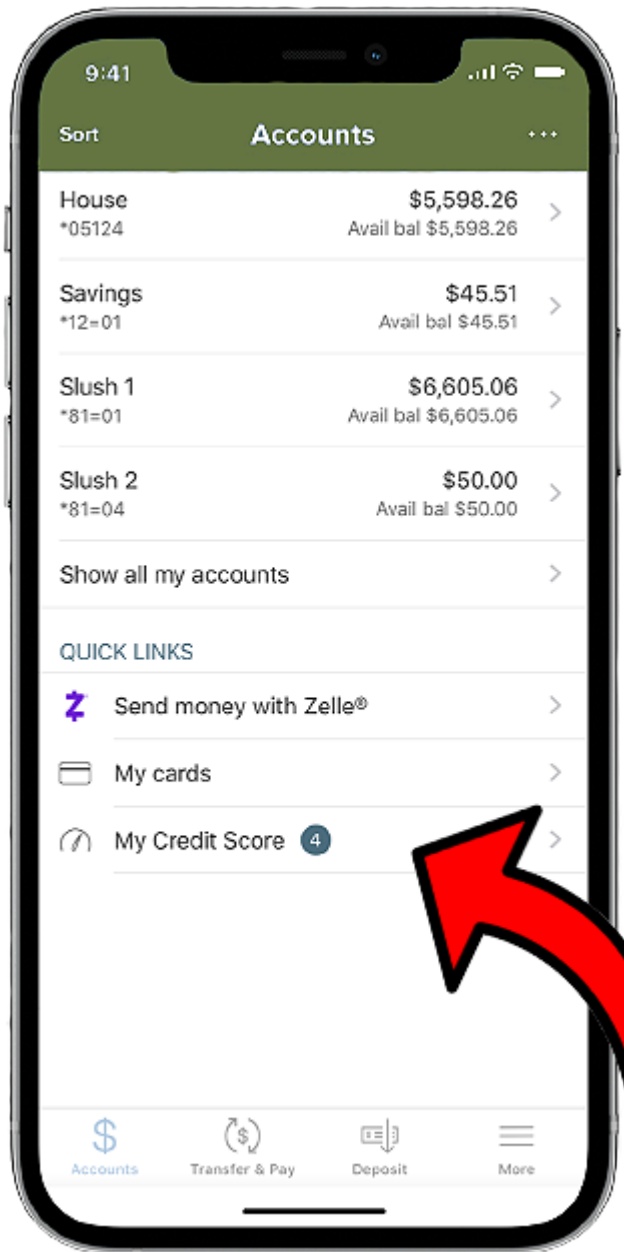
Online & mobile banking just got better!

- Unlimited access to your credit score & Credit Sense credit report
- Credit monitoring and alerts
- Tips for improving your score
- Pre-qualified offers - see ways you can save money on new and existing loans
- Daily monitoring to prevent fraud
- Many other awesome benefits

Credit Sense is easy to access. Just sign into online banking and scroll down on the Account page, or in our mobile app, click on My Credit Score and follow the simple instructions to sign up.

The screenshot displays the FASTA Federal Credit Union online banking dashboard. At the top, the FASTA logo is on the left, and navigation links for Messages, Mobile, Activity, Settings, and Log Out are on the right. Below the header, there are menu items for Accounts, Transfers, Pay Bills, Send Money, and Trends. The main content area is divided into several sections:

- Loans And Credit Cards:** A table with columns for Account Name, Amount Due, Due Date, Available Credit, and Current Balance. Below the table, it states "You have no accounts to display."
- Upcoming Bills:** A section with a dropdown menu set to "Next 7 days" and a "View All" link. Below, it shows columns for Due Date, Bill, and Amount Due, with the message "No bills are due within the timeframe you have selected."
- My Credit Score:** A prominent section on the right side, highlighted with a red arrow. It features a semi-circular progress indicator with a score of 72. Below the score are icons for Score, Report, Monitoring, and Savings. At the bottom of this section, it says "Start tracking your credit score and full credit report!" and includes a "Show my Score" button.



Credit scores displayed by Credit Sense are for educational purposes only. Checking Credit Sense will not have any impact on your credit score. **FAST will not use Credit Sense's credit score to make lending decisions.** FAST uses its own lending criteria to determine credit eligibility.

Members are not required to use Credit Sense or any of the other tools it

provides. Member must opt-in to use the service.

## **Click the videos below to learn more:**



## **Frequently Asked Questions**

What is Credit Sense?

Credit Sense is a comprehensive Credit Score program offered by FAST, it helps you stay on top of your credit. You get your latest credit score and report, an understanding of key factors impacting the score, and can see the most up to date offers to help reduce your interest costs. With this program, you always know where you stand with your credit and how FAST can help save you money.

Credit Sense also monitors your credit report daily and informs you by email if there are any big changes detected such as: a new account being opened, change in address or employment, a delinquency has been reported or an inquiry has been made. Monitoring helps users keep an eye out for identity theft.

What is Credit Sense Credit Report?

Credit Sense Credit Report provides you all the information you would find on your credit file including a list of open loans, accounts and credit inquiries. You will also be able to see details on your payment history, credit utilization and public records that show up on your account. When you check your credit file, there will be no impact to your score.

Is there a fee?

No. Credit Sense is entirely free and no credit card information is required to register.

How often is my credit score updated?

As long as you are a regular online banking user, your credit score will be updated every month and displayed in your online banking screen. You can click "refresh score" as frequently as every day by navigating to the detailed Credit Sense site from within online banking.

How does Credit Sense differ from other credit scoring products?

Credit Sense pulls your credit profile from TransUnion, one of the three major credit reporting bureaus, 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.

Why do credit scores differ?

There are three major credit-reporting bureaus-Equifax, Experian and Transunion-and two scoring models-FICO or VantageScore-that determine credit scores. Financial institutions use different bureaus, as well as their own

scoring models. Over 200 factors of a credit report may be taken into account when calculating a score and each model may weigh credit factors differently, so no scoring model is completely identical. No matter what credit bureau or credit scoring model is used, consumers do fall into specific credit ranges: Excellent 781-850, Good 661-780, Fair 601-660, Unfavorable 501-600, Bad Below 500.

Will FAST use Credit Sense to make loan decisions?

No, FAST uses its own lending criteria for making loan.

Will Credit Sense share my credit score with FAST?

No, Credit Sense is a free service to help you understand your credit health, how you make improvements in your score and ways you can save money on your loans with FAST.

How does Credit Sense keep my financial information secure?

Credit Sense uses Credit Union level encryption and security measures to keep your data safe and secure. Your personal information is never shared with or sold to a third party.

If FAST doesn't use Credit Sense to make loan decisions, why do we offer it? What if the information provided by Credit Sense appears to be wrong or inaccurate?

Credit Sense makes its best effort to show you the most relevant information from your credit report. If you think some of the information is wrong or inaccurate, we encourage you to take advantage of obtaining your free credit report from [www.annualcreditreport.com](http://www.annualcreditreport.com), and then pursuing with each bureau individually. Each bureau has its own process for correcting inaccurate information but every user can "File a Dispute" by clicking on the "Dispute" link within their Credit Sense Credit Report. However, The Federal Trade

Commission website offers [step-by-step instructions](#) on how to contact the bureaus and correct errors.

There is a section on the site featuring both FAST product offers and financial education articles. Why am I seeing this?

Based on your Credit Sense information, you may receive FAST offers on products that may be of interest to you. In most cases, these offers may have lower interest rates than the products you already have. The educational articles, written by Jean Chatzky and the Credit Sense team, are designed to provide helpful tips on how you can manage credit and debt wisely.

Will accessing Credit Sense 'ping' my credit and potentially lower my credit score?

No. Checking Credit Sense is a "soft inquiry", which does not affect your credit score. Lenders use 'hard inquiries' to make decisions about your credit worthiness when you apply for loans.

Does Credit Sense offer credit report monitoring as well?

Yes. Credit Sense will monitor and send email alerts when there's been a change to your credit profile.

How do Members change their email address or other personal information?

If you access Credit Sense program through your online banking, you have to do nothing! Your email address will get updated automatically in Credit Sense when you update it in online banking. However, we always encourage you to inform FAST of any contact information updates.

Can Members use Credit Sense on mobile devices?

Yes, Credit Sense is available for both mobile and tablet devices and is

integrated inside our mobile application.