

# TAKE CHARGE OF YOUR CREDIT HEALTH WITH MY CREDIT SCORE

by SavvyMoney



## CURIOUS ABOUT YOUR CREDIT?

Now, you can log into Online Banking or our mobile app to access your credit score, credit report, and credit monitoring for free!

### ONCE YOU LOG IN:

**Desktop:** Click the prompt on the sample credit score meter to launch My Credit Score.

**Mobile App:** Select the hamburger menu, select "My Credit Score," then follow the prompts.

### Your Credit Score

This number gives you a quick, current snapshot of your credit.

- Score is updated daily.
- Scored by VantageScore 3.0, a model developed collaboratively by Equifax, Experian, and TransUnion, the three major credit bureaus. Up to 200 factors are considered when calculating a score.
- Credit profile is pulled from TransUnion.
- "Soft inquiry" will not affect your credit score.

### Your Free Credit Report

This report contains everything you would find on your credit file:

- Open loans
- Open accounts
- Open credit inquiries
- Payment history
- Credit utilization
- Public records

Checking your credit report here won't affect your credit score, because it's a soft inquiry.

### Daily Credit Monitoring

This service helps flag potential fraud and identity theft attempts by checking your credit report daily. You'll receive an email when the system detects any of the following events related to your identity:

- New accounts opened
- Address changes
- Employment changes
- Delinquency reports
- Credit inquiries

If you ever change your email address, simply update it in Online Banking.

### Educational Content

Learn what affects your credit score positively and negatively. You'll get helpful tips customized to your unique credit standing, ranging from debt management to overall financial wellness.

### Want More Details?

Visit our [My Credit Score](#) webpage.



fibrecu.com | 800.205.7872



SOCIAL MEDIA