

## Written Instructions:

To provide you access to your credit score, we need your permission to obtain your consumer credit file and other information.

You hereby authorize Econocheck to obtain your credit file from TransUnion Credit Reporting Agency and to exchange certain information about you with each such National Credit Reporting Agency to verify your identity and to permit TransUnion Credit Reporting Agency to provide a credit score to you.

## Understanding the Credit Score Feature

The credit score displayed in this tool is based on the TransUnion VantageScore® 3.0 model, developed collaboratively by the three major credit reporting agencies: Experian®, TransUnion®, and Equifax®. This model generates scores ranging from 300 to 850, with higher scores generally indicating lower credit risk to lenders.

Please keep in mind:

- **Educational use only:** This credit score is provided as an educational tool to help you monitor your credit health and understand general trends in your credit profile, and RBFCU will not use it to make credit or lending decisions.
- **Not all lenders use the VantageScore® 3.0 credit scoring model:** Some may use other scoring models, such as FICO®, which may result in a score different from the one shown in this tool. This is not a FICO® score and may not match the score used by your lender.
- **Your score is based on your credit file at the time it is requested:** Because lenders may report information to different credit bureaus, your credit file, and as a result your credit score, may differ across agencies.
- **Different scoring models assess risk differently:** While your VantageScore® 3.0 may suggest one level of creditworthiness, another model might interpret your credit file differently, potentially impacting loan terms or approval decisions.

## **Program Terms:**

These terms apply to your access to additional services made available to you through Online Banking ("Program"). By participating in the Program, you agree to the following:

### **1. Program Overview**

Your financial institution may provide access to third-party services or benefits through your Digital Banking platform. These may include features or tools outside of traditional banking services. Some services may display directly in your Digital Banking experience or for some programs, require access through a secure single sign-on (SSO) link.

### **2. Sensitive Information**

Some services may involve sensitive personal information such as credit-related data, or other private content. If you access these services, you understand that such information may be visible within your Digital Banking environment.

### **3. Account Ownership**

By participating, you confirm that you are the authorized owner of your Digital Banking account. If you have shared your login credentials with others (e.g., joint account owners or authorized users), those individuals may also have access to the Program and any sensitive information presented through it.

### **4. Protecting Your Information**

If you do not want others to access these benefits or view sensitive information, you should update your Digital Banking login credentials before participating in the Program. If included in your Program benefits, your credit score is a VantageScore 3.0 based on data from a single credit bureau. The credit bureau that provides the score may access it if you contact them directly with questions. Your participation in these benefits is subject to the privacy policies and terms of both your financial institution and any third-party providers involved.

### **5. Third-Party Services**

Some benefits may be provided by third-party providers. Your use of those services may be subject to additional terms, privacy policies, or agreements established by those providers. Your financial institution is not responsible for the content, availability, or data practices of these external services.

## **6. Changes to the Program**

The availability of services and benefits may change at any time. Your continued use of the Program constitutes your agreement to any updates or modifications to these terms