

## **My Credit Dashboard**

Members have the option to enroll in a third-party service within CU-Online and the Cloverbelt CU Mobile Banking App that allows individuals age 18 and over to view their FICO credit score based on Transunion data, and information from their Transunion credit report. By completing the enrollment, you instruct the Credit Union to periodically obtain your credit report, using the primary name, social security number, birthdate and address associated with the online banking login you have accessed, for the purpose of a) displaying your credit score for educational purposes and to assist you in understanding how financial transactions may affect your score; b) displaying information from your Transunion credit report; and c) offering our products and services to you. You agree to not impersonate another person for the purpose of enrolling in this service.

When your score is displayed, it is a composite score designed by a third party and it may not reflect the credit score model used by the Credit Union or other lenders. The Credit Union will not use this score to determine loan eligibility, a loan interest rate tier, or eligibility for credit union products or services. The Credit Union does not participate in the formulation of the score and cannot change the score.

We may introduce new features to My Credit dashboard or modify and/or delete existing features without prior notification to you. We may terminate, suspend, or limit your access to this service at any time and for any reason.

Created on 12/8/2025