Credit Score Tool Powered by SavvyMoney®

The Credit Score tool is available to users of Qualstar Mobile and Home Banking as a free service offered to help understand current credit scores, give access to full credit reports, provide credit monitoring alerts, simulate and learn ways to improve credit scores and share ways to save money on new and existing loans.

Q: What is the Credit Score tool?
A: The Credit Score tool is a comprehensive credit score program offered by Qualstar, to help you stay on top of your credit. You get your latest credit score and report, an understanding of key factors that impact the score, and can see the most up to date offers that can help reduce your interest costs or lower your monthly payments. With this program, you always know where you stand with your credit and how Qualstar can help save you money.

The Credit Score tool also monitors your credit report daily and informs you through Qualstar Online Services and by email if there are any changes detected such as: a new account 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 fraud and identity theft.

Q: What is the "Credit Report" tool?
A: The Credit Report tool provides all the information you would find on your credit file, including a list of current and/or previous loans, accounts and credit inquiries. You will also be able to see details on your payment history, credit utilization and public records on your credit report. Like the Credit Score tool, when you check your Credit Report, there will be no impact to your score.

Q: What is the "Score Simulator" tool?
A: The Score Simulator is an interactive tool that allows you to select various actions and see how your score could be affected. Different actions, like paying down a credit card or loan balance, might make your score move up or down. Just like viewing your credit score via the Credit Score tool, using the simulator does not affect your actual credit score.

Q: Is there a fee to use the Credit score tool?
A: **No**. The Credit Score tool is entirely fee-free, and no credit card information is required to access the tools and benefits.

Q: How often is my credit score updated?
A: As long as you regularly access Qualstar Online Services, your credit score will be updated weekly and displayed via the "Credit Score Info." widget in Mobile Banking and via the dashboard in Home Banking. You also have the ability to refresh your credit score and full credit report every 24-hours by navigating to the detailed Credit Score Dashboard and clicking "Refresh Score."

Q. How does the Credit Score tool differ from other credit score apps and services?
A: The Credit Score tool 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 is designed to make score information more uniform between the three bureaus to provide consumers a better picture of their credit health.

Q: Why do credit scores differ?
A: 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 considered when calculating a

score, and each model may weigh credit factors differently, so no scoring model is completely identical but should directionally be similar.

Q: Will Qualstar use the Credit Score tool to make loan decisions?
A: No. Qualstar uses its own lending guidelines and criteria when making final loan decisions. However, the Credit Score tool can show you estimated savings opportunities on new and existing loans. Final rate, term, monthly payment, and other factors will be determined for all applicants at the time of application.

Q: If Qualstar doesn't use the Credit Score tool to make loan decisions, why do they offer it?
A: The Credit Score tool can help you manage your credit so when it comes time to borrow for a big-ticket purchase—like buying a home, car or paying for college—you have a clear picture of your credit health and can qualify for the lowest possible interest rate. You'll also see offers on how you can save money on your new and existing loans with Qualstar**.**

Q: Will the Credit Score tool share my credit score with Qualstar?
A: No. Qualstar does not have access to your credit file unless you choose to share it with us. However, if you would like to share your credit report with Qualstar or any trusted party, you can easily download your Credit Score tool Credit Report by navigating to the "Credit Report" tab and clicking "Download Report".

Q: How does the Credit Score tool keep my financial information secure?
A: The Credit Score tool uses bank 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.

Q: What if the information provided in the Credit Score tool appears to be wrong or inaccurate?
A: The Credit Score tool is programmed to show you the most relevant information from your credit report. If you feel some of the information is wrong or inaccurate, we encourage you to take advantage of obtaining free credit reports from www.annualcreditreport.com, and then pursuing those changes with the three (3) bureaus 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 the Credit Score tool Credit Report. The Consumer Financial Protection Bureau website also offers step-by-step instructions on how to contact the bureaus and correct errors.

Q: Why am I seeing both Qualstar product offers and financial education articles?
A: Based on your Credit Score information, you may receive Qualstar pre-qualified offers (an invitation to apply) on products that could be of interest to you. These offers may have lower interest rates than the products you already have or could save you money on your monthly payments. The educational articles, written by Jean Chatzky and the SavvyMoney team, are designed to provide helpful tips on how you can manage credit and debt wisely.

Q: Will accessing the Credit Score tool 'ping' my credit and potentially lower my credit score?
A: No. Checking the Credit Score tool is always a "soft inquiry", which does not affect your credit score. Typically, lenders use 'hard inquiries' to make decisions about your credit worthiness when you apply for loans.

Q: Does the Credit Score tool offer credit report monitoring as well?
A: Yes. After you have enrolled in Credit Score, the built-in tools will monitor and send email alerts when there has been a change to your credit profile. You can also find these monitoring alerts via the Credit Score tool within Qualstar Mobile or Home Banking.

Q: How do I change my email address or other personal information in the Credit Score tool?
A: When you access the Credit Score tool, your personal and contact information will be updated

automatically when you update it within Qualstar Mobile or Home Banking (or by contacting Qualstar directly.) It is important to always inform Qualstar of any contact information changes.

Q: Am I able to choose which emails I receive from the Credit Score tool?
A: Yes, you can easily choose when the Credit Score tool sends communication. Navigate to the “Resources” tab and then under “Profile Settings” you can choose which email notifications you receive. The Credit Score tool sends out three types of emails: Credit Monitoring Alerts, General Messages and Monthly Notices. You will be automatically enrolled in all email communications and can easily unselect the specific email types you wish to not receive.

Q: Can I use the Credit Score tool on mobile devices?
A: YES! The Credit Score tool and all other features are integrated within Qualstar’s Mobile Banking app are available on mobile and tablet devices.

Q: How to I cancel or deactivate my access to the Credit Score Tool?
A: To no longer see your credit score and access your credit report, the core simulator and credit resources, access the "Resources" tab and choose "Profile & Settings" - scroll down and choose "Deactivate Credit Score Account." To re-enroll, simply choose the widget from Mobile or Home Banking and accepts the Terms & Conditions again.