



CREDIT REPORT

Credit Report Widget Credit Score – Savvy Money

Once enrollment is complete, your score will display on the Dashboard page. The member can click anywhere in the Credit Score box to pull up details. Here’s how you can view more:

Credit Score

A screenshot of a credit score widget. At the top, it displays a score of 732 with a red downward arrow and the number 12 next to it. Below the score is a color-coded scale from red to green. The text "RATING: GOOD" is centered below the scale, followed by "Updated on September 9, 2019". At the bottom, there are three tabs: "Score", "Monitoring", and "Offers". Below the tabs, it says "Recommended for you Personal Loan" and "Pay as low as \$30/mo. For 60 months" with a "Get Offer" button.

- 1) Click anywhere in the Credit Score box to view more information about your credit score, or to refresh your credit score.

- 2) View your CREDIT SCORE, along with a rating and a scale that shows you how your score compares to average scores in your area.

- 3) Click the REFRESH SCORE button to refresh your credit score. You can refresh your score daily.

A screenshot of a detailed credit score report. At the top, there are four tabs: "Score", "Report", "Offers", and "More". The "Score" tab is active. The main content area shows "RATING GOOD" in green, followed by a large score of 716 and a double-headed arrow with the number 0. Below this is a color-coded scale from red to green, with a dot labeled "You" positioned on the green section. Text below the scale reads "*Avg. Score in your ZIP Code is: 683". At the bottom of the main area, it says "As of September 16, 2019" and "REFRESH SCORE" with a circular arrow icon. On the left side, there is a vertical menu with items: "Credit Score", "Payment History", "Credit Usage", "Total Balances", "Credit Age", "Recent Credit", and "Credit Monitoring". On the right side, there is a "Recommended for you" section with a photo of a couple, the text "Get your next auto loan from us!", "APR as low as* 3.45%", and a "Get Offer" button. At the bottom right, there is a "Your Money" section.

VantageScore 3.0 is a consumer credit score model provided by VantageScore Solutions, LLC, an independently managed company whose members include the three national credit reporting companies (CRCs) – Equifax®, Experian®, and TransUnion®.

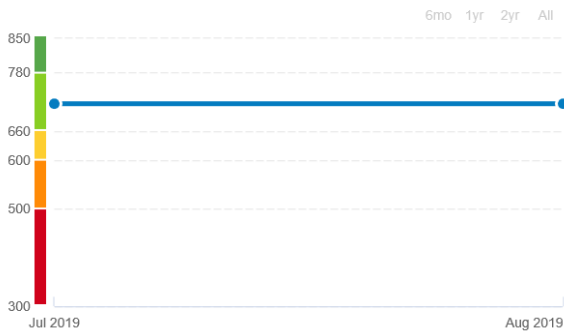
Here is what changed since last update:

Your Credit Score has not changed this month.


Your credit usage stayed constant at 34.77%. Keep usage below 30% for a better credit score.

You have made regular payments on 6 of your accounts. Making on time payments impacts 40% of your credit score.


Your score history



Considerations



Time to Check-in



Capture the Job With a Good Cover Letter

4) In the middle of the page, there is a recap of what information has changed since your last credit pull, and a chart that will show your credit score over time.

5) The bottom of the page provides you with some easy to understand language explaining your credit score rating, what is positive about your score and what is negative.

Your Score is Rated **GOOD.**

This score represents your creditworthiness. To determine your score, banks and credit bureaus examine various aspects of your credit and debt history. Banks use your credit score to determine whether to lend to you and interest rates on your loans.

What is positive about my credit score

- ✓ Total of all balances on bankcard or revolving accounts is not too high.
- ✓ There are few or no installment accounts with delinquent or derogatory payment status.
- ✓ You have few or no accounts that were opened recently.
- ✓ Date your oldest bankcard or revolving account opened is not too recent.

What is negative about my credit score

- ✗ The date that you opened your oldest account is too recent.
- ✗ There is insufficient relevant real estate account information.
- ✗ There is a lack of sufficient credit history.
- ✗ The total of all balances on your open accounts is too high.