

Waumandee State Bank
Credit Sense/Credit Score – Powered By SavvyMoney
Common Questions & Answers

1. Does this service have a cost associated with it? Are all bank customers eligible?

Answer: No, all WSB customers who have online and/or mobile banking can enroll in Credit Sense at no charge. All customers are eligible. In addition, no credit card information is required to register.

2. How can I enroll in Credit Sense?

Answer: Simply log on to your online banking via your internet browser or our mobile application.

If enrolling from **our website**, look for a square at the bottom right-hand side of your online banking page with an odometer symbol. It should be located below the "Zelle" and "Bill Pay" widgets. This square will have the text "Start tracking your credit score and full credit report!" and a blue button with the text "Show my Score". Simply click the credit sense widget and follow the prompts to enroll.

If enrolling from **our mobile app**, simply login and scroll down to the section marked "My Credit Score" under the "Quick Links" section.

3. Can I dispute errors on your credit report with Credit Sense?

Answer: Yes. A "Start A Dispute" button on the Credit Report page files can be used to file a dispute directly with TransUnion.

4. Can I download my credit report using this service?

Answer: Yes, anytime.

5. Is it possible to unenroll from this service if I change my mind?

Answer: Yes. You can unenroll from Credit Sense by going to the resources tab, selecting profile settings, and then clicking on "Deactivate Credit Score Account." Your existing online banking account will not be affected.

6. Does Credit Sense have credit monitoring alerts?

Answer: Yes. Customers can receive credit alerts, monthly notices, and general messages from Credit Sense about their score and credit history.

7. Can I opt out of e-mail notifications from Credit Sense?

Answer: Yes. You can turn off select email notifications under your profile settings under the "Resources" tab.

8. Will my Credit Sense enrollment be deactivated after a period of inactivity? If so, how many days can I go without logging in before I'm unenrolled from Credit Sense?

Answer: Yes. Deactivation occurs after 120 days of inactivity for information security reasons.

9. What scoring model does Credit Sense / Credit Score by SavvyMoney use?

Answer: Vantage 3.0

10. What bureau does Credit Sense pull credit profiles from?

Answer: TransUnion

11. Can the credit score shown in the Credit Sense tool differ from other credit scoring offerings?

Answer: Yes. Three major credit reporting bureaus—Equifax, Experian, and Transunion—and two scoring models—FICO or VantageScore—determine credit scores. Financial institutions use different bureaus, as well as their scoring models. Over 200 factors of a credit report may be considered when calculating a score, and each model may weigh credit factors differently. Hence, no scoring model is completely identical but should directionally be similar.

12. How often can I check or refresh my credit score in Credit Sense to view potential changes?

Answer: Once every 24 hours. If not manually refreshed, a person's credit score will be updated every month. By clicking the refresh score button a person should be able to view their most up-to-date credit score, barring any additional inquiries or activity.

13. Will enrolling or accessing my score through Credit Sense be treated as a credit inquiry and potentially lower my score?

Answer: No. Checking credit score on Credit Sense is a **“soft inquiry”** which **does not affect your credit score.**