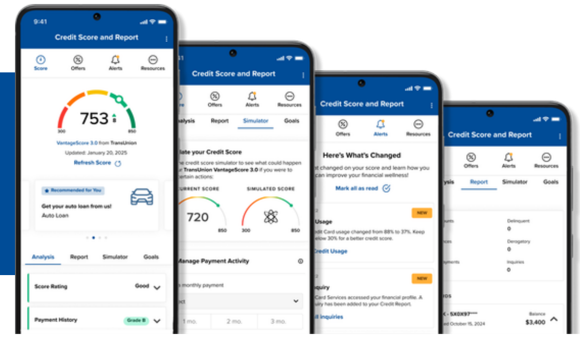
Credit Sense: FAQs

Credit Sense/Credit Score – Powered By SavvyMoney



1. Does this service have a cost associated with it?
Answer: No, all Waumandee State Bank customers who have Online/Mobile Banking access can view their credit score through the Credit Sense module within their Online/Mobile Banking at no charge.

2. Are all bank customers eligible?
Answer: Yes, all customers are eligible with their Waumandee State Bank Online/Mobile Banking access.

3. Can I dispute errors on my credit report through Credit Sense?
Answer: Yes, the "Start A Dispute" button on the Credit Report tab can be used to file a dispute directly with TransUnion.

4. Can I download my credit report using this service?
Answer: Yes, you can download your credit score anytime without impacting your score. In order to do so, click the Credit Report tab on the homepage and select “Download Report” in the top right-hand corner.

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 the 'Deactivate Credit Score Account' button. Deactivating your Credit Sense module will not affect your existing Waumandee State Bank Online/Mobile Banking access.

6. Does Credit Sense have credit monitoring alerts?
Answer: Yes, customers can receive credit alerts, monthly notices, and general messages from Credit Sense regarding their score and credit history.

7. Can I opt out of email notifications from Credit Sense?
Answer: Yes, you can turn off select email notifications in your 'Profile Settings' found under the 'Resources' tab.

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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, your Credit Sense module will deactivate after 120 days of inactivity for information security purposes.

9. What credit bureau does Credit Sense pull credit profiles from?
Answer: TransUnion

10. What scoring model does Credit Sense / Credit Score by SavvyMoney use?
Answer: TransUnion VantageScore 3.0

11. Can the credit score shown in the Credit Sense tool differ from other credit score offerings?
Answer: Yes, the three major credit reporting bureaus—Equifax, Experian, and TransUnion—and two scoring models—FICO or VantageScore—determine credit scores. Financial institutions use different bureaus and scoring models. Over 200 factors of a credit report may be considered when calculating a score, and each scoring model may weigh credit factors differently. Hence, no two scoring models are completely identical but should 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. Refreshing your score will not impact your credit score.

13. Will accessing my score through Credit Sense be treated as a credit inquiry and potentially lower my score?
Answer: No, checking your credit score through Credit Sense is a "soft inquiry" which does not affect your credit score.