

Introducing Credit SenseSM

Instant access to your **Credit Score** at your fingertips – inside Tri Counties Bank Online and Mobile Banking!

Now you can instantly view your credit score, set up credit alerts, and access personalized tips to help you improve or maintain your already great score. It's built into our online and mobile banking app for you to use at your convenience, at no additional charge to you.

View Your Credit Score

Instantly access your credit score and full credit report directly from the Tri Counties Mobile App or Online Banking. No additional login required. Rest assured, your credit score will not be impacted by viewing it on the Tri Counties Bank Mobile App or Online Banking, so check it as many times as you want.

Set Up Credit Alerts to Prevent Identity Theft

Set up credit alerts and we'll notify you if there are any changes to your credit profile so you can stay informed. It's another way we help you maintain your financial security.

Track Your Credit Score

Review your historical credit score up to 24 months back. Your credit information is protected with the same powerful encryption and security as the rest of your Tri Counties Bank account information to keep your data safe and secure.

Learn How To Improve or Maintain Your Credit Score

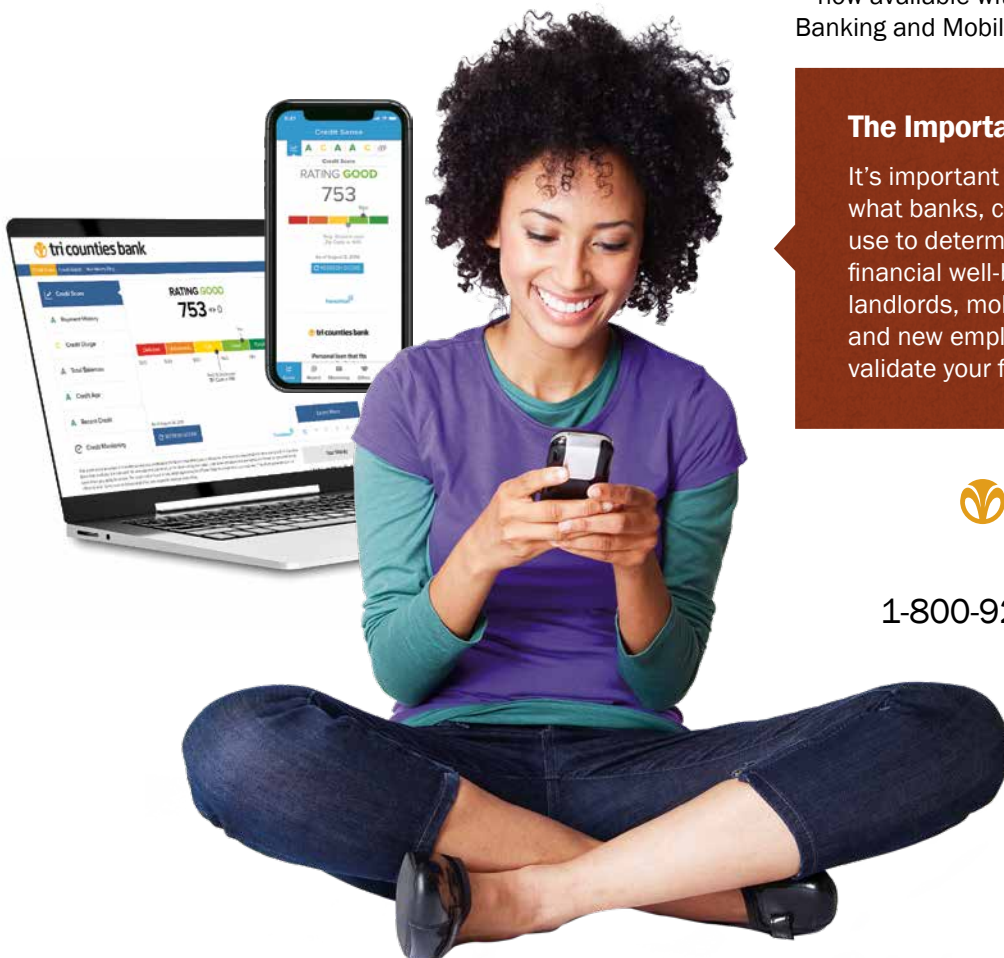
Access a library of credit-related articles to help you better understand – and better manage – your credit score.

Start now!

Start managing your credit score with Credit Sense – now available within the Tri Counties Bank Online Banking and Mobile Banking app.

The Importance of Knowing Your Credit Score

It's important to know your credit score, since this is what banks, credit card companies and other institutions use to determine your credit worthiness. It reflects your financial well-being and capability to borrow, and some landlords, mobile phone carriers, insurance companies and new employers may request to check your score to validate your financial credibility.



 **tri counties bank**

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Credit SenseSM Frequently Asked Questions

Q: What is Credit Sense?

A: Credit Sense is a comprehensive Credit Score program offered by Tri Counties Bank that helps you stay on top of your credit. You get your latest credit score and report, plus an understanding of key factors that impact your score.

Q: Does Credit Sense offer credit report monitoring as well?

A: Yes. Credit Sense monitors your credit report daily and informs you by email if there are any big changes detected such as: a new account opened, change in address or employment, a reported delinquency, or an inquiry has been made. Monitoring helps you keep an eye out for identity theft.

Q: Is there a fee?

A: No. Credit Sense is entirely free and no credit card information is required to register.

Q: How often is my credit score updated?

A: As long as you are a regular online or mobile banking user, your credit score will be updated every month and displayed in your online banking screen. You can click “refresh score” as frequently as every day by navigating to the detailed Credit Sense site within online or mobile banking.

Q: How does Credit Sense keep my financial information secure?

A: Credit Sense 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 by Credit Sense appears to be wrong or inaccurate?

A: Credit Sense makes its best effort to show you the most relevant information from your credit report. If you think that 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 with each bureau 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 Sense credit report. However, the Federal Trade Commission website offers step-by-step instructions on how to contact the bureaus and correct errors.

Q: Will accessing Credit Sense “ping” my credit and potentially lower my credit score?

A: No. Checking your credit score on Credit Sense is a “soft inquiry” which does not affect your credit score. Lenders use “hard inquiries” to make decisions about your credit worthiness when you apply for loans.

If you have additional questions regarding Credit Sense, visit your local branch or call 1-800-922-8742.



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