



## **Credit Sense Frequently Asked Questions**

### **Q: Who can access Credit Sense?**

**A:** Any FNB Community Bank customer can access Credit Sense within the FNB Mobile App or in Online Banking, regardless of if you have a debit card or not!

### **Q: Is there a fee?**

**A:** Nope! Credit Sense is completely free for FNB Community Bank customers who are enrolled in online banking. Log in as often as you'd like to check your credit score.

### **Q: How often is my credit score updated?**

**A:** As long as you are a regular mobile app or online banking user, your credit score will be automatically updated monthly and displayed when you log in. You can click "refresh score" as frequently as every day, if you wish.

### **Q: How does the Credit Sense credit score differ from other credit scoring offerings?**

**A:** Credit Sense 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 seeks 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 and 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 taken into account when calculating a score and each model may weight credit factors differently, so no scoring model is completely identical. No matter what credit

bureau or credit scoring model is used, consumers do fall into specific credit ranges:

**A+** 730 – 850

**A** 680 – 729

**B** 640 – 679

**C** 600 – 639

**D** 550 – 599

**E** 549 and below

**Q: Will FNB Community Bank use the Credit Sense credit score to make loan decisions?**

**A:** No, FNB Community Bank uses its own lending criteria for making loan decisions.

**Q: Will accessing Credit Sense ‘ping’ my credit and potentially lower my score?**

**A:** Nope! Checking 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.

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

**A:** It sure does. Credit Sense will monitor and send email alerts when there’s been a change to your credit profile.

**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: There is a section in Credit Sense that features FNB Community Bank product offers. Why am I seeing this?**

**A:** You may receive FNB offers on loans or services that may be of interest to you and could provide you opportunities to save money.

**More questions?**

**Call our Solutions Center team at (405)732-4571 or 1(800)310-3576**