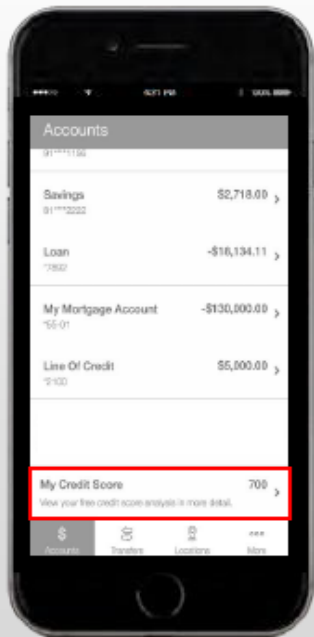
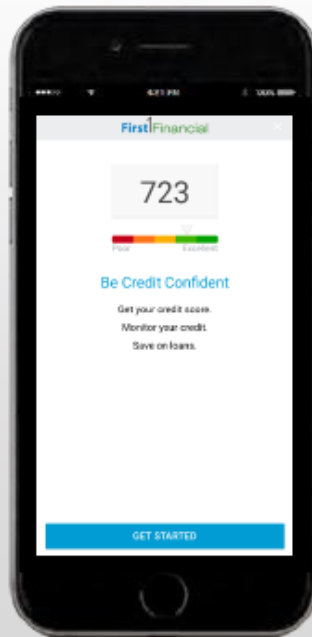


GETTING STARTED WITH CREDIT SENSE

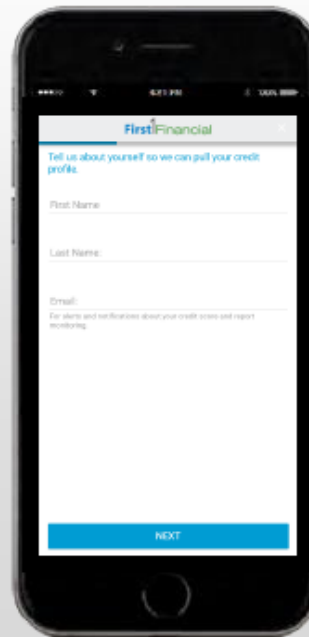
Users who have not yet enrolled for Credit Sense can get started by tapping *My Credit Score* on the mobile banking landing screen.



Firsttime users will need to click *Get Started* to access their credit score.



Firsttime users will need to complete their credit profile and accept the terms and condition to enroll in Credit Sense and get access to their credit score.

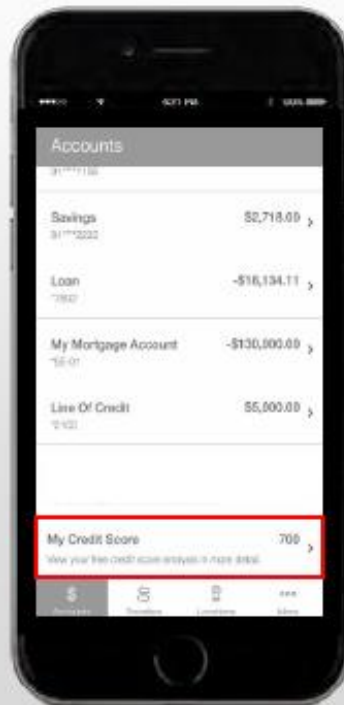


Registered Credit Sense users are able to view their credit score, learn about factors to help improve their score, explore targeted financial products, and sign up for credit monitoring alerts—all from the convenience of their mobile banking app.



HOW TO MONITOR YOUR CREDIT SCORE

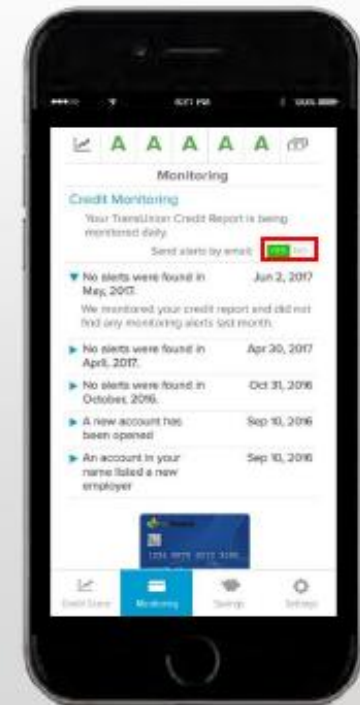
Users can view their credit score on the mobile banking landing screen or next to the *Credit Score* icon located under the *More* menu.



Users can enable credit alerts by tapping the *Monitoring* button.

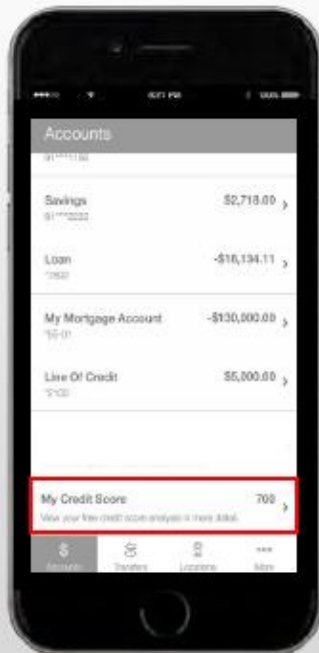


Users have the option of enabling Credit Monitoring alerts via email by toggling *Send alerts by email* to YES. Users also have the option of viewing monitoring alerts directly within the mobile banking app.



HOW TO VIEW YOUR CREDIT REPORT CARD

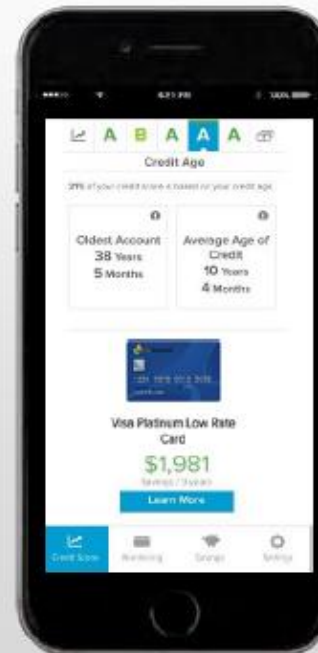
Users can view their credit score on the mobile banking landing screen or next to the *Credit Score* icon located under the *More* menu.



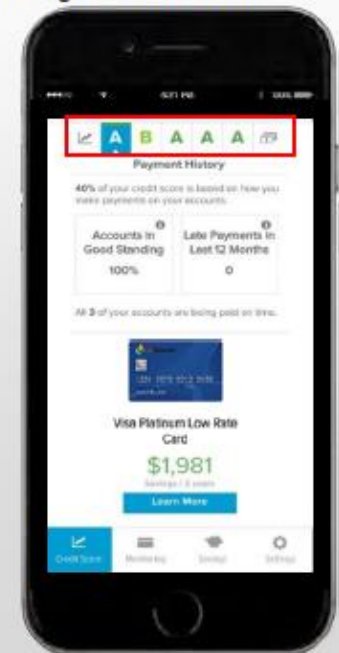
Users can learn about the key factors affecting their credit score by viewing their grades from their credit report card.



The different grades at the top of the screen represents the following credit score factors: Credit Age, Credit Usage, Payment History, Total Balances, and Recent Credit.

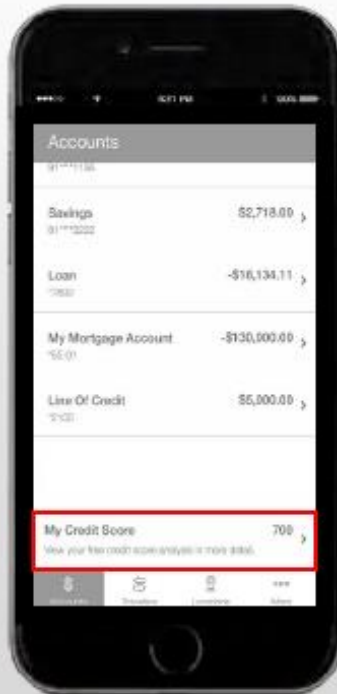


Users can navigate through their different credit score factors by clicking on the different grades at the top of the screen. This feature gives users the opportunity to gain a deeper insight on the components affecting their credit score.



HOW TO VIEW YOUR SAVINGS OPPORTUNITIES

Users can view their credit score on the mobile banking landing screen or next to the *Credit Score* icon located under the *More* menu.



Consumers can explore targeted financial products by tapping the *Savings* button.



Under the savings screen, users can view very specific pre-qualified offers – including low-interest credit cards, balance transfers, and new or refinanced loans – based on their existing credit score and debt profile.

