



## **TransUnion Credit Score Frequently Asked Questions**

### **What is the CreditView Dashboard by TransUnion?**

CreditView provides cardmembers with access to a dashboard that highlights their key credit information, such as their TransUnion Vantage 3.0 credit score, score trending and national score comparison. It is available to all cardmembers via Online Credit Card Account Access.

### **How is the score calculated?**

The credit score provided in the CreditView Dashboard is a VantageScore 3.0, a credit score that has been developed by the three national credit bureaus. Any differences between a consumer's bureau scores are based on differences in credit data, not on different scoring formulas. VantageScore then uses a common score range of 300-850.

### **How often is the score updated?**

The score will be refreshed once per calendar month on the "Next update available" date on the CreditView Dashboard. This date will show the next time the credit information will be updated.

### **Does using CreditView Dashboard impact credit scores?**

No, it will not impact the cardmembers credit score in any way.

### **Is the CreditView score the information that the Financial Institution uses to make credit decisions?**

No, the Vantage Score 3.0 score on the CreditView Dashboard is for educational purposes only and is not the score used when making lending decisions.

### **Who can access TransUnion free credit score?**

Only cardmembers with access to Online Banking will be able to access TransUnion.

### **How does the cardmember contact TransUnion if they have questions on the credit information displayed in the CreditView Dashboard?**

If the cardmember has additional questions that were not covered in this document or on the CreditView Dashboard regarding their credit score or would like to submit a dispute, they should contact TransUnion at 866-250-2205.

### **Will TransUnion solicit cardmembers directly?**

No additional solicitation will be done by TransUnion to cardmembers who enroll in the Free Credit Score service.

### **Will there be education for cardmembers if they would like more information on their credit score or how to make a dispute?**

Yes, there is an extensive credit education section for cardmembers to review on the TransUnion site.