

## True Credit Intelligence

Empowering consumers and driving loyalty  
with more than a score



**C**redit education continues to gain significance in relevance in our complex financial universe. Consumers are increasingly savvy and inquisitive about their credit information, realizing that a greater depth of knowledge will drive their ability to increase control over their financial well-being. These empowered consumers recognize their **credit health is more than just a score**. This provides a **tremendous opportunity** to help educate consumers while increasing affinity and an enhanced experience.

## WHAT IS THE **TRUE MEANING** OF A **CREDIT SCORE**?

**T**he movement towards providing consumers with a credit score on their statement is a good starting point. However, for many, it is an incomplete solution that leads to more questions than answers. All of a sudden, your financial statement has new information that you do not fully understand. The meaning and impact on your life are unclear, and what the information says about your true credit health is not supported.

- What does my credit score mean?
- Why did my score go down this month?
- Where can I find information about credit that I can trust?
- Whom can I speak to if I have questions about my score?
- How can I improve my credit?
- How can I reduce identity theft and fraud?
- What other aspects of my credit should I consider?
- What phone number should I call?



## GIVE YOUR CUSTOMERS SCORES AND MORE

Providing a credit score with credible, detailed, rich educational content is the only way you can help consumers truly understand their credit and make better financial decisions. Give them transparency, simplicity and more as they log on to their account. Empower them to:

- **See improvements as they make good decisions** — With always-ready access to personalized data, customers can track their score changes over time. This level of transparency and honesty is expected from trusted brands in today's hyperconnected world.
- **Fully understand their credit score** — Provide readily and easily accessible score-focused education online, where customers can learn about credit and what their individual report means.
- **Deeply learn the core factors impacting their credit** — Consumers need personalized information about three key components that make up the credit score: credit utilization, number of open accounts and number of delinquencies.

### Your credit score

# 818

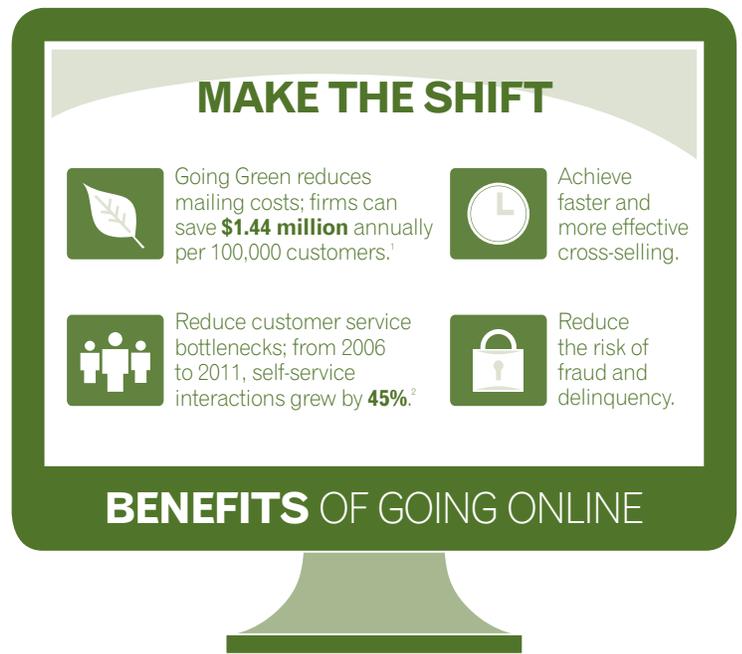
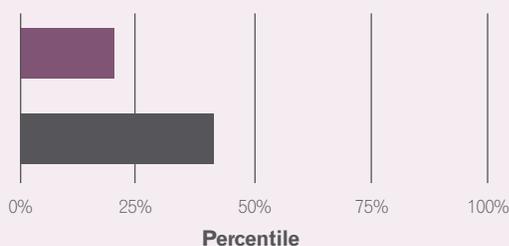
Credit rating: **Excellent**

Calculated with the VantageScore® 3.0 risk model, which has a range of 300–850.

### Credit utilization

# 100%

50% is the national average.



## DRIVE GROWTH AND REDUCE OPERATIONAL COSTS

The benefits of a more informed and educated consumer are a better customer experience and improved results to the bottom line.

- **Drive consumer engagement and cross-sell** — Through enhanced personal and customized information, you can learn more about your customers as they are invited to engage with you in new ways.
- **Improve customer service and reduce operational costs** — An informed and educated consumer is a better customer in terms of more responsible credit use and reduced need to engage customer service operations with basic questions.
- **Make the shift online** — Use the "all the time, real-time" access to shift customers to engage online. The benefits go beyond Green.
- **Easy to implement** — Institutions with existing account review services can implement this enhanced service easily. Choose experts in the industry that can provide complete cost-efficient programs.

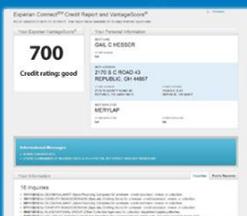
#### Sources:

<sup>1</sup> Adobe, *Special E-Delivery*

<sup>2</sup> Oracle, *Oracle's Siebel Self-Service for Capital Markets*



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**ABOUT THE OFFER**

As our valued customer, we would like to provide you with a one-time use promo code to redeem your free Experian Connect Credit Report online. Understanding your credit situation is the first step in working to achieve your financial goals.

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Review your Experian ConnectSM Credit Report. You may view your Experian Connect Report for 30 days from the day you redeem your promo code.

Find out what is included in a credit report, you'll discover what kind of information lenders see when they review your credit history.

It's important to review your credit information periodically to make sure the information is accurate and before making any large credit purchases.

Be aware that checking your own credit does not affect your credit score.

# THE EXPERIAN DIFFERENCE

Experian® is the leading global information services company, providing data and analytic tools to clients around the world. We help businesses enhance their customer experience and provide for the wide array of needs of their diverse consumer base.

In order to achieve their financial goals, consumers are constantly trying to understand the underlying factors that can influence and drive their credit. Experian supports these consumers by providing a deeper and higher-quality service with more factor codes and accrediting attributes to inform consumers about how many open credit lines they have and their utilization. Furthermore, based on our commitment to provide a diversity of tools, Experian supports clients that require even more knowledge by providing their customers with the option to look at their full credit report as well as access to a credit expert.

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01/14 • 2000/1172 • 6993-CS

