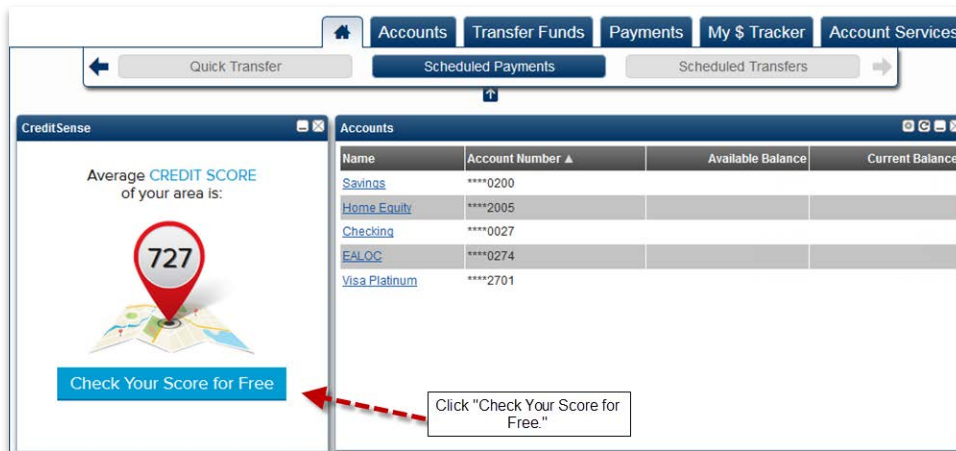


## How To: Enroll in Credit Sense

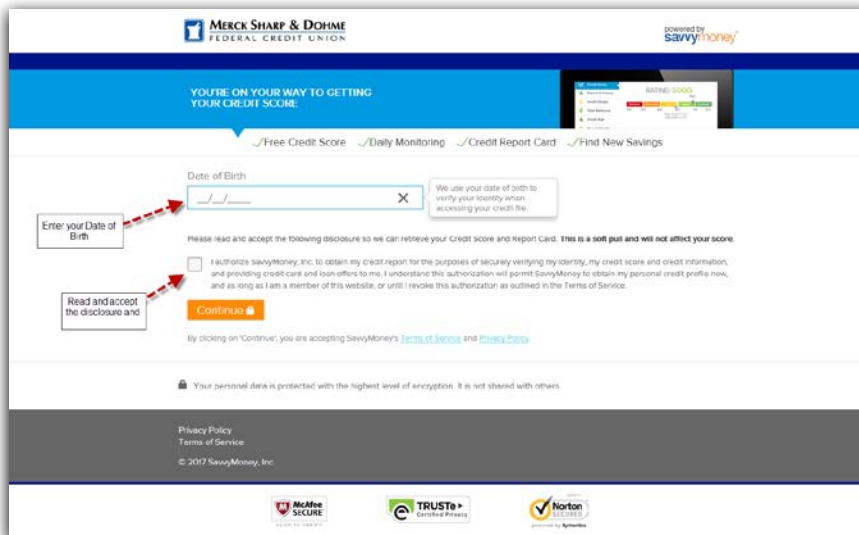
Log into Online Banking to view the newly-designed Home Page with customizable widgets, this is where you enroll in Credit Sense.\*

If you can not locate the Credit Sense Widget skip to the next section below:  
**Online Banking homepage overview.**

1. Locate the Credit Sense widget and Click **Check Your Score for Free** blue button.



2. Complete the following
  - a. date of birth in mm/dd/yyyy format
  - b. click on the **Agreement** check box
  - c. click on the orange **Continue** button.



The screenshot shows the enrollment form for Credit Sense. At the top, it says 'YOU'RE ON YOUR WAY TO GETTING YOUR CREDIT SCORE.' Below this are four checkmarks: ✓Free Credit Score, ✓Daily Monitoring, ✓Credit Report Card, and ✓Find New Savings. The form has a 'Date of Birth' field with a calendar icon and a red dashed arrow pointing to it from a text box that says 'Enter your Date of Birth'. To the right of the date field is a small box that says 'We use your date of birth to verify your identity when accessing your credit file.' Below the date field is a section for terms and conditions. It starts with 'Please read and accept the following disclosure so we can retrieve your Credit score and Report Card. This is a soft pull and will not affect your score.' There is an unchecked checkbox for 'I authorize SavvyMoney, Inc. to obtain my credit report for the purposes of securely verifying my identity, my credit score and credit information, and providing credit card and loan offers to me. I understand this authorization will permit SavvyMoney to obtain my personal credit profile now, and as long as I am a member of this website, or until I revoke this authorization as outlined in the Terms of Service.' Below this is an orange 'Continue' button with a red dashed arrow pointing to it from a text box that says 'Read and accept the disclosure and'. At the bottom of the form, there is a lock icon and the text 'Your personal data is protected with the highest level of encryption. It is not shared with others.' The footer contains links for Privacy Policy, Terms of Service, and © 2017 SavvyMoney, Inc. At the very bottom, there are logos for McAfee SECURE, TRUSTe, and Norton.

3. Answer the security questions that Savvymoney asks and click **Get My Score**

Below are questions based on information in your credit report that only you should know the answers to. **The following questions must be answered.**

1 What is the monthly payment on your student loan?

- \$400 - \$449
- \$350 - \$399
- \$300 - \$349
- \$200 - \$249
- None of the above

2 Which of these street names are you associated with?

- Bern
- Harding
- Sweetwood
- Karen Lane
- None of the above

3 What is the monthly payment of your most recent mortgage?

- \$2,600 - \$3,099
- \$2,100 - \$2,599
- \$1,600 - \$2,099
- \$1,100 - \$1,599
- None of the above

[Get My Credit Score](#)

4. Once you've enrolled, each time you click into CreditSense from your Online Banking Home Page you'll receive this confirmation screen asking you for the last four digits of your Social Security Number.

**CONFIRM YOUR IDENTITY**

To protect your confidential information, please verify your identity.

William Peace, please enter last 4-digits of your SSN: xxx-xx-XXXX  [Confirm >](#)

**Protection**  
We protect your personal data with the highest level of encryption.

**Trust**  
Trust us not to share or sell your personal information with others.

## How To: Online Banking homepage overview

Welcome to your Online Banking homepage. This landing page is the first tab along the top row and is represented by an icon of a house. Your homepage is highly customizable though the use of “widgets” that you can add or delete at any time.

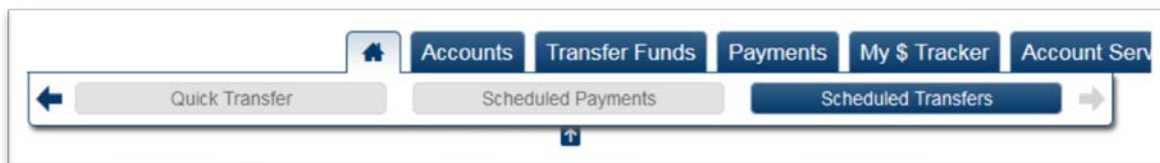
The homepage has several widgets options:

- Accounts
- Accounts and Transactions
- Alerts
- Bill Pay
- Change Email
- Change Password
- CreditSense
- Messages
- Phone Numbers
- Quick Loan Pay
- Quick Transfer
- Scheduled Payments
- Scheduled Transfers

To access the widgets, click on the down pointing arrow between the **Accounts** and **Transfer Funds** tab.



The row of widgets is now displayed. Click the on the up-pointing arrow to hide this row again.



## **Adding a widget to the homepage**

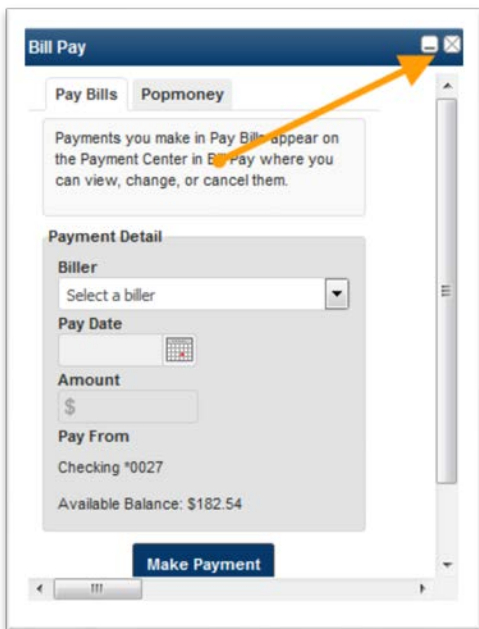
Once the widget row appears, click on the available blue widget to add it to the homepage.



If a widget is 'grayed out' like **Quick Transfer** in the screen shot above, it means the widget cannot be chosen to add to the homepage because it already exists there.

### Removing a widget from the homepage

Locate the widget you wish to remove, click on the "X" close button in the upper right-hand corner of the box. Widgets placed back in the main row of available widgets can be added back to the homepage at any time.



### Moving a widget on the homepage

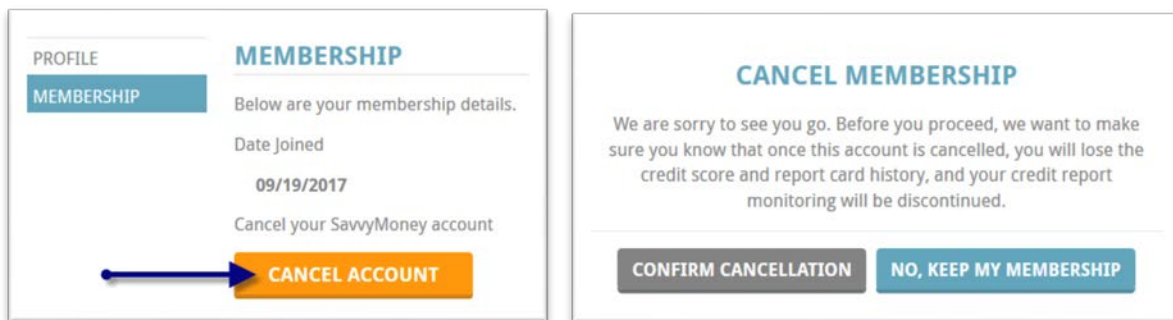
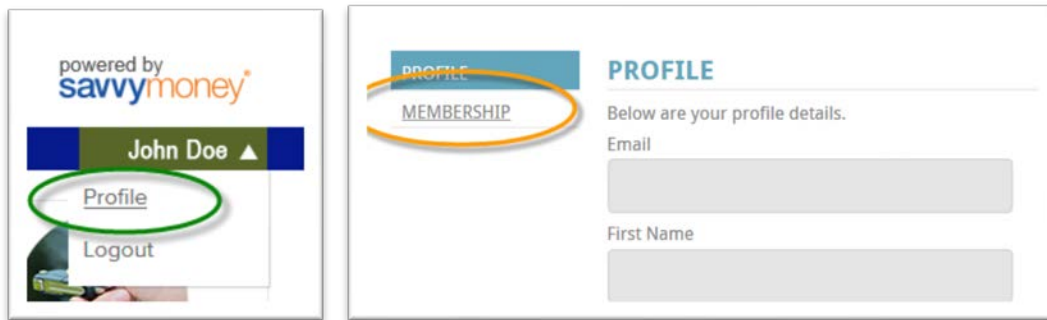
You can move widgets around by clicking the on widget title and dragging it to a new section of the screen. A grey area will appear if the spot is available for that specific widget.



## How To: Unenroll in Credit Sense

If you unenroll in CreditSense, you can enroll again at any time.

1. To unenroll in CreditSense click on the arrow next to your name your name in the upper right-hand corner of the screen, then click on **Profile**
2. Click on the **Membership** tab on the left-hand side of the screen.
3. Click on the orange **Cancel Account** button.
4. Click on the CONFIRM CANCELLATION button.



\* If you are using Internet Explorer (IE) to access CreditSense you may receive a message about the use of cookies. Go to **Settings** within Internet Explorer, select **“Internet Options”** and select the **Privacy tab**. Within the privacy tab, under advanced settings, **allow or accept** First-party and/or Third Party cookies. Click on the **“Override automatic cookies handling”** box and the radio buttons automatically appear in the First-party and/or Third Party radio buttons.

