Credit Score Manager (My Financial Health) – Authorization and Disclosure

By selecting **"Agree and Continue"** and proceeding beyond the Credit Score Manager tab in Siouxland Federal Credit Union's Online and Mobile Banking Service, you authorize and instruct Siouxland Federal Credit Union to enroll you in the My Financial Health service and to periodically obtain your consumer credit report for the purposes described below.

You authorize Siouxland Federal Credit Union to obtain your consumer credit report on a recurring basis, generally monthly, in order to provide the My Financial Health / Credit Score Manager service. These inquiries are intended to be soft inquiries and are obtained for credit monitoring and educational purposes.

You authorize and instruct Siouxland Federal Credit Union to periodically obtain your consumer credit report to use it for the following purposes:

- To display credit score and credit information to you for educational purposes and to assist you in understanding how financial transactions affect your credit score and credit profile;
- To confirm your identity, including helping to identify potential fraudulent transactions in your name; and
- To offer Siouxland Federal Credit Union products and services to you.

If you choose to apply for additional Siouxland Federal Credit Union products or services, including extensions of credit, Siouxland Federal Credit Union may need to obtain your credit report in connection with that application, which may affect your credit score. Siouxland Federal Credit Union will request additional authorization from you at that time, if required**.**

You authorize Siouxland Federal Credit Union to use information in its customer file to verify your identity without any additional action required by you**.** This information may include your name, Social Security number, birthdate, and address.

When Siouxland displays your credit score, the score shown is a composite score designed by a third party. Viewing your score through this service does not affect your credit score**.**

The score shown is your VantageScore 4.0 score. Each of the three credit bureaus (Equifax, Experian, and TransUnion) uses different models and may collect and update information at different times. For that reason, credit reports and credit scores may differ between bureaus and between scoring models (including FICO® Score and VantageScore). Your lender (including Siouxland Federal Credit Union) may not use VantageScore 4.0, and a lender's score may differ from your VantageScore 4.0. In some cases, differences could result in higher interest rates or credit denial if a lender's score is lower.

Your score is eligible for update every 31 days. To update your score, you must log in to online or mobile banking at or after 31 days since enrollment and/or subsequent updates.

This service is available only to consumer/retail online banking customers**.**

You may cancel at any time by selecting the **"Unenroll Credit Score Manager"** link found on the Credit Alerts page. Once you have unenrolled, information associated with this service will be removed and you will no longer have access to prior information through the service.