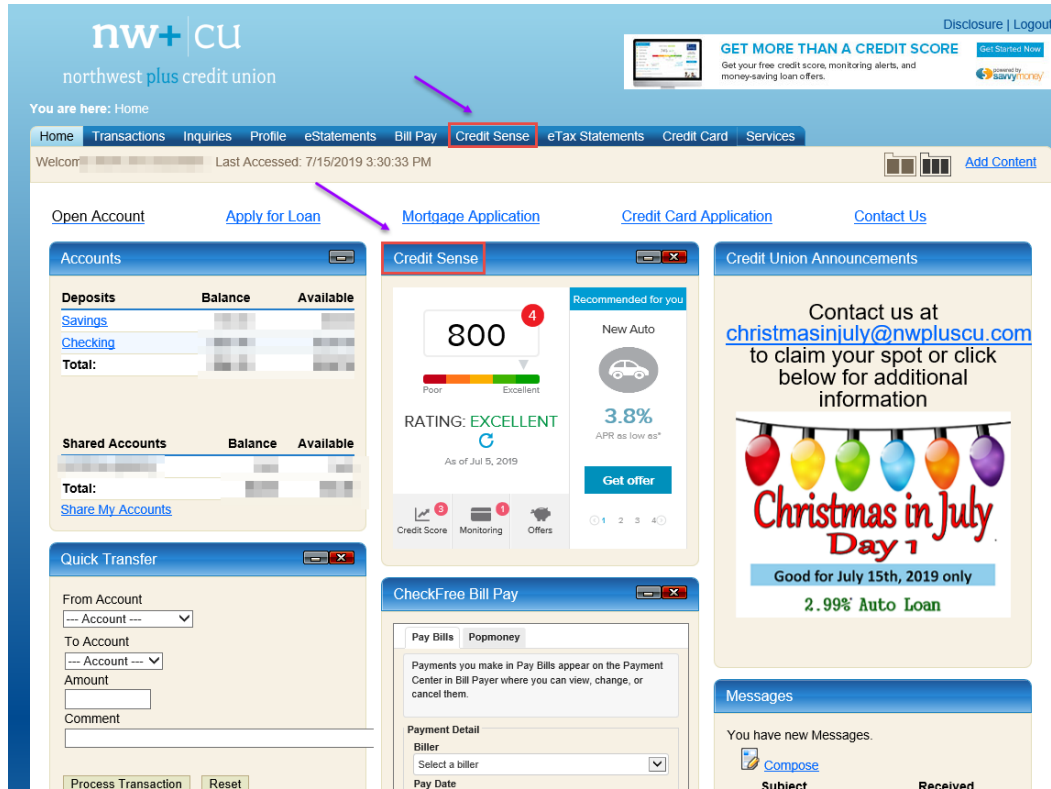
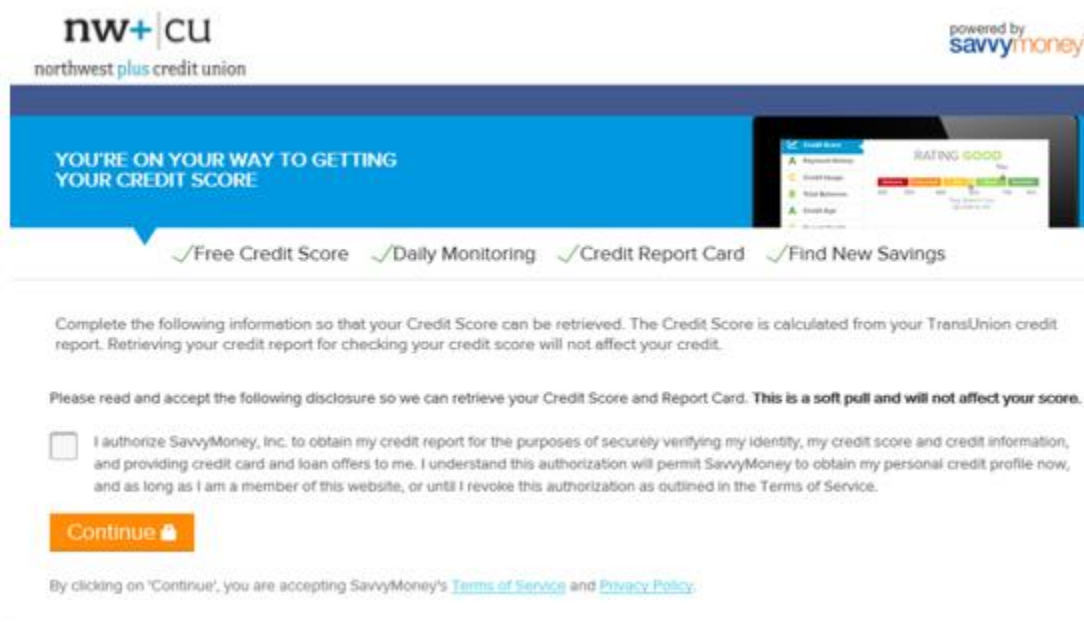


Credit Sense via Personal Branch

Credit Sense can only be accessed through Personal Branch or through our Mobile App, not directly through our partner SavvyMoney. To access Credit Sense through Personal Branch users can click on the Credit Sense tab, or the Services Tab and then by clicking on Credit Sense, or by simply clicking on the Credit Sense widget that will appear in the main section.



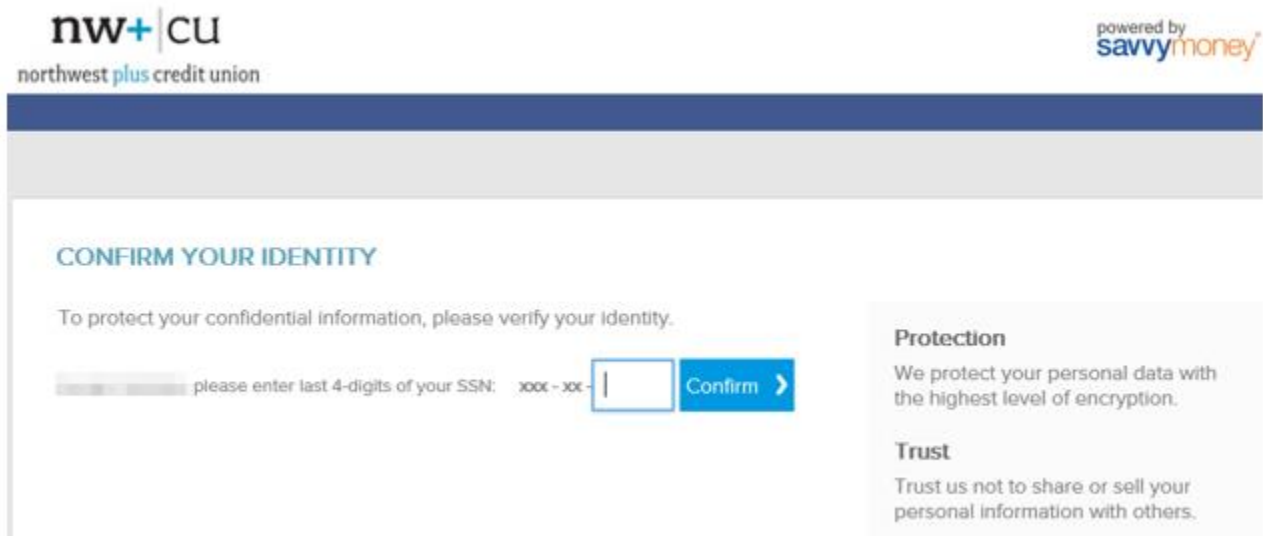
First time users to Credit Sense will first be taken to the enrollment screen where they will be required to accept SavvyMoney's Terms of Service and answer questions based on information in their credit report in order to Continue.



Your personal data is protected with the highest level of encryption. It is not shared with others.



Current Credit Sense users will need to confirm their identity each time they access their credit score.



Sample Screenshots of Credit Sense

nw+ CU
northwest plus credit union

powered by **savvy money**

Credit Score | Credit Report | Savings | Auto Loans | Your Money | Angelica ▾

Credit Score

- A** Payment History
- D** Credit Usage
- A** Total Balances
- A** Credit Age
- B** Recent Credit
- Credit Monitoring
- Accounts

RATING GOOD

726

You

Deficient Unfavorable Fair Good Excellent

300 500 600 660 780 850

*Avg. Score in your Zip Code is: 648

As of December 22, 2017

REFRESH SCORE

TransUnion
Learn More about Credit Scores

Refinance

APR as low as*

4.4%

Learn More

1 2 3 4

Your Money

The credit score provided is intended to help you understand the factors that affect your credit score, and ways you could save money with Northwest Plus Credit Union's products. It is not used for loan approval purposes, or for determining loan rates. Loan rates and approvals are based on information provided to the lender when you apply for a loan. The credit score found in this credit report may be different than the credit score you see here. The offers presented are not offers to lend. Terms and conditions and offers are subject to change at any time.

Report Card – Payment History

My Financial

powered by **savvy money**

Credit Score | Savings | Your Money | DAVID MEDY

Report Card

- A** Payment History
- A** Credit Usage
- A** Total Balances
- A** Credit Age
- D** Recent Credit
- Credit Monitoring
- Accounts

95

80% of your credit score is based on how you make payments on your accounts.

Accounts in Good Standing
100%

Late Payments in Last 12 Months
0

All 10 of your accounts are being paid on time.
It's been 42 months since you had a delinquency.

My Financial

\$3,228
Savings in 12 months

Learn More

1 2 3 4

PERCENT OF ACCOUNTS IN GOOD STANDING

100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%

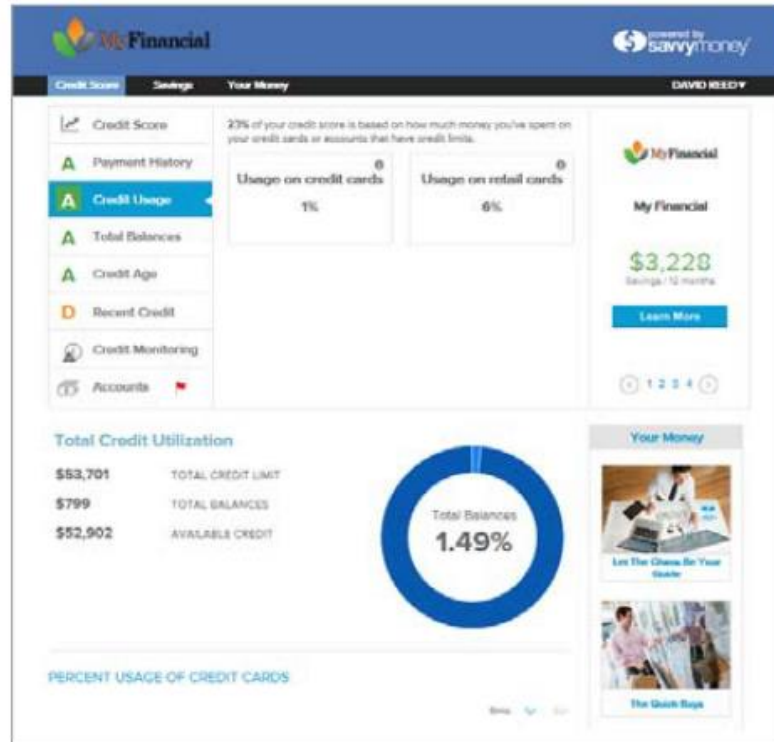
Aug 2015 Sep 2015 Oct 2015 Nov 2015 Dec 2015 Jan 2016

Your Money

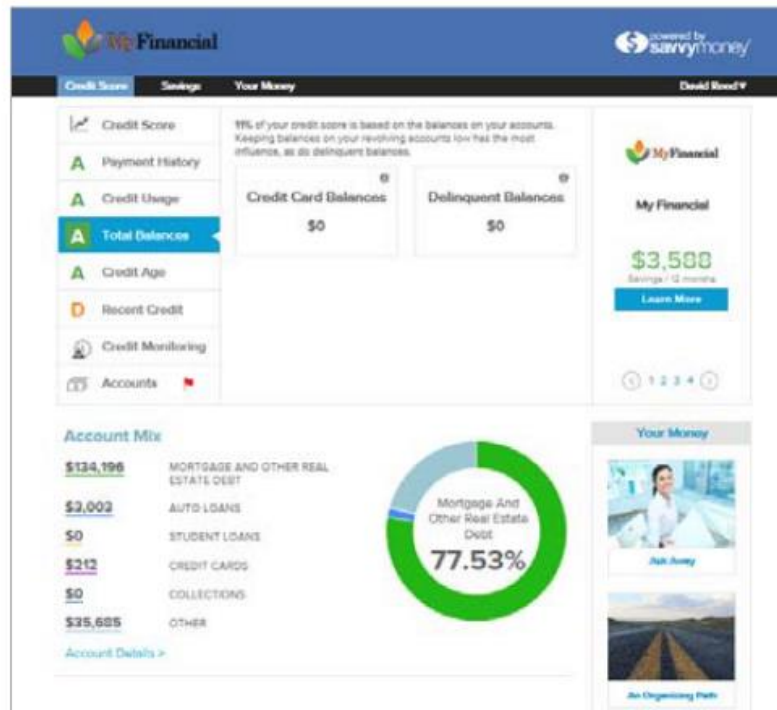
Let The Greens Be Your Guide

The Quick Report

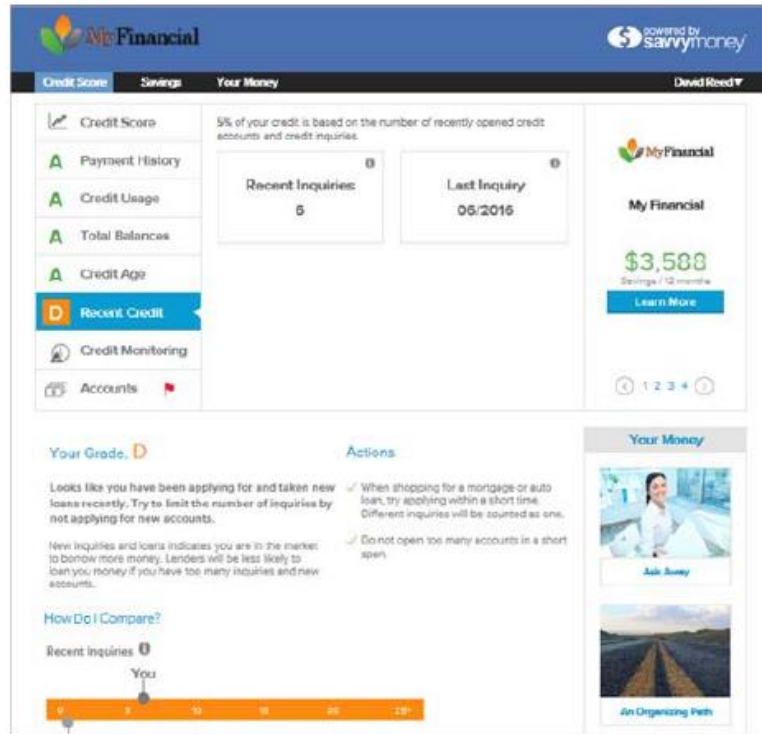
Report Card – Credit Usage



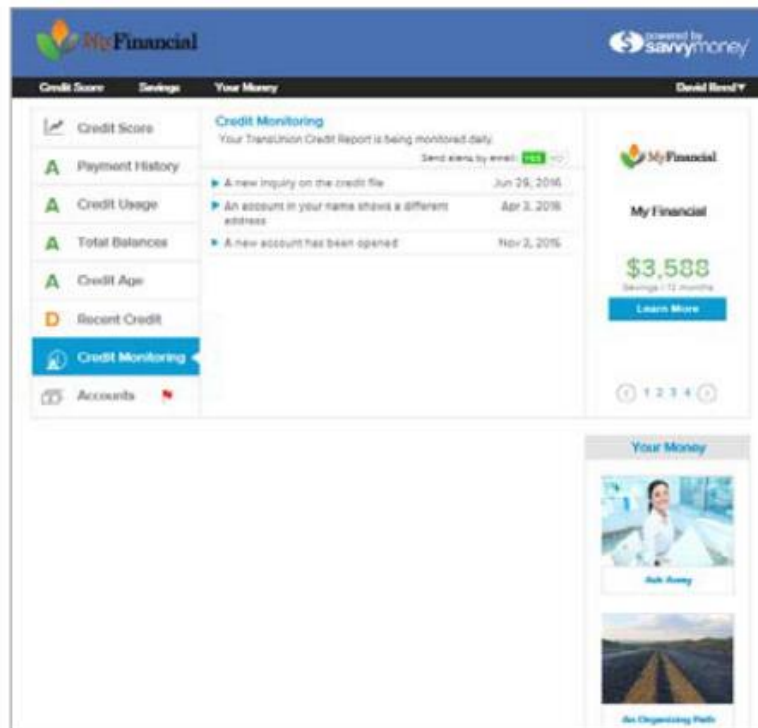
Report Card – Total Balances



Report Card – Recent Credit



Report Card – Credit Monitoring



Report Card – Accounts

MyFinancial powered by **savvymoney**

Credit Score Savings **Your Money** David Reed

Accounts

LOANS

We have estimated the interest rates you are paying. Please edit the APRs below for better savings recommendations.

ACCOUNT	TYPE	APR	PAYMENT	BALANCE	MONTHS
CHRYSLERCAP	Auto Loan	8.00%	\$263	\$2,003	8 months
DITECK	Mortgage	8.00%	\$1,040	\$24,196	289 months
CHRSTN FN CU	Other	4.00%	\$287	\$18,889	179 months

CREDIT AND RETAIL CARDS

We have estimated the interest rates you are paying. Please edit the APRs below for better savings recommendations.

ACCOUNT	TYPE	APR	BALANCE	CREDIT LIMIT
AMBC	Credit Card	16.00%	\$0	\$10,000
CAPWINGS	Credit Card	21.00%	\$0	\$8,800
CBIBREWHA	Credit Card	21.00%	\$0	\$8,800
CHRSTN FN CU	Credit Card	16.00%	\$0	\$16,000
KOHL'S/CAPONE	Credit Card	24.00%	\$0	\$1,000
SYNCA/AMAZON	Credit Card	20.00%	\$12	\$2,700
TWD/GENA	Credit Card	24.00%	\$0	\$5,001

Do you see closed or old account information? If so, [Click Here](#) to file a dispute with TransUnion.

Your Money

Push Away

An Organizing Path

Managing Aging Parents

Financial Education

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Credit Score Savings **Your Money** DAVID REED

SavvyMoney Daily Credit Debt Spending Saving Relationships Search Article

SavvyMoney Daily

Let The Chaos Be Your Guide
The stock market turmoil is a good reminder to stay focused.

The Quick Buys

One Reason To Love Tax Season

Credit

The True Cost
The dangers of cosigning a student loan.

The Dangers of Debit Cards

Calling Collect

Debt

Zero Interest, Costly Conditions
The high cost of zero interest credit cards.

It's Time To Transfer

The Loan Decision

Spending

The Quick Buys
Most consumers admit to making impulse purchases.

Keep Charging

The Good with The Bad

Jean Chatzky
Director of Education, Editor in Chief

"My money philosophy is simple: earn a decent living, spend less than you make, save & invest, and protect the financial world you live in." [Read more about Jean](#)

Quick Poll

What will you use your refund on this year?

Save more money for retirement

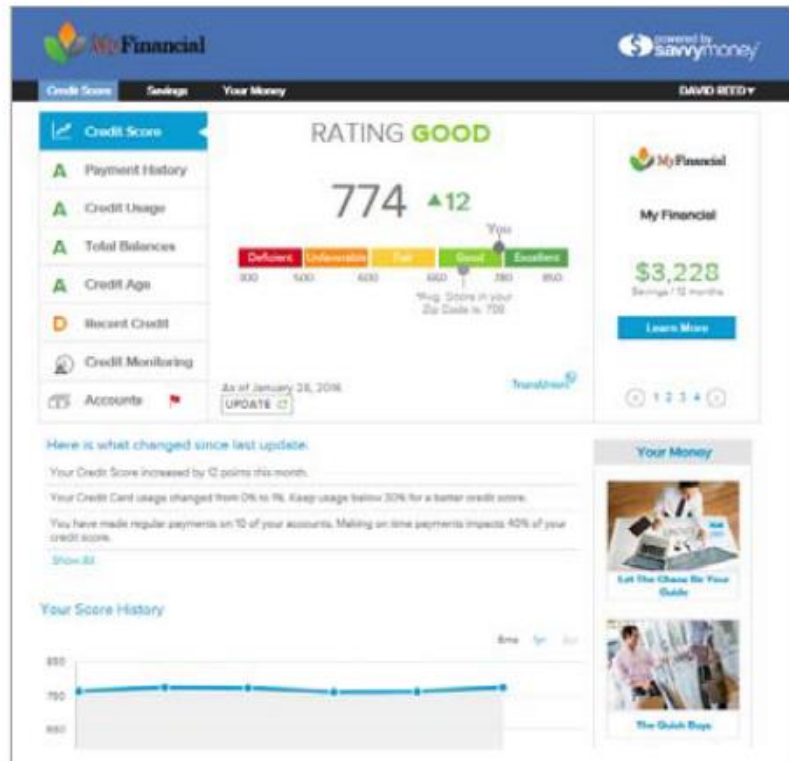
Get out of debt

Build an emergency fund

Treat myself!

Submit **View Result**

Report Card – Offers



Offers – Auto Loan

MyFinancial powered by **savvymoney**

Credit Score **Savings** Your Money David Reed ▾

Rates shown are the best available, are based on credit history, and subject to change without notice.

Auto Loans

Refine Your Calculation

Auto Type:

Purpose:

Choose from existing loans or add:

Balance:

APR:

Mo. Payment:

Remaining Term:

CALCULATE

My Financial	Term of Loan	Loan Amount	APR	Monthly Payment	Your Savings
My Financial	Up to 60 months	Up to \$3,003	as low as 2.99%	\$53	\$3,588 Over 12 Months

Apply Now

Your Savings | Compare | Payoff Schedule

Rates shown are the best available, are based on credit history, and subject to change without notice.

Other Auto Loans Offers

	My Financial Refinance Car	Your Savings \$0,438	View Details
	My Financial Refinance Car	Your Savings \$33	View Details

Offers – Credit Card

We have found 12 Credit Cards and Loans.

Credit Cards

Refine Your Calculation

Looking for:

Transfer From:

Balance:

APR:

No. Payment:

CALCULATE

Balance Transfer Intro APR	Balance Transfer Intro Period	Regular APR	Balance Transfer Fees	Your Savings
1.99%	6 months	10.00%	—	\$16 Over 1 Year

Apply Now

Your Savings | Payoff Schedule

Rates shown are the best available, are based on credit history, and subject to change without notice.

Offers – Personal Loan

Personal Loans

Refine Your Calculation

Purpose of Loan:

Credit Cards:

Balance:

APR:

No. Payment:

CALCULATE

My Financial	Term of Loan Up to	Loan Amount Up to	APR as low as	Monthly Payment	Your Savings
My Financial	60 months	\$212	6.50%	\$4	\$250 Over 12 Months

Apply Now

Your Savings | Compare | Payoff Schedule

Rates shown are the best available, are based on credit history, and subject to change without notice.

Other Personal Loans Offers

[View Details](#)