

Credit Score Monitoring Solution

FREQUENTLY ASKED QUESTIONS —

1. Will enrolling in this solution affect my credit?

No, the credit information obtained is a "soft pull" to your credit and will have no impact on your credit rating.

2. How often is my credit score refreshed?

With Fairfield County Bank's credit score solution, your score may be refreshed daily to ensure that you have the most accurate and up-to-date information.

3. Which agency(s) is this information reporting from?

Your credit data is pulling from TransUnion®. It is not pulling from all three credit agencies.

4. What if I find an error or issue on my credit report?

Contacting the agency directly or the debtor that you are disputing is the best way to handle discrepancies in your report. Fairfield County Bank will not be able to assist in credit report error resolutions unless Fairfield County Bank is the information provider.

5. Aside from my credit rating and report, what else may I find in the credit score tool?

You may set up monitoring alerts, review tips on how to improve your credit score, view factors that have contributed to your score, access a library of financial literature, and see any solutions or information Fairfield County Bank recommends for you.

6. Why do I see "SavvyMoney" on some of the screens and communications when using the credit score feature?

SavvyMoney, Inc. is simply the parent company for Credit Sense, our credit monitoring tool.

7. Who should I contact if I need assistance or have additional questions?

Our Customer Care Center is available at 877.431.7431, or our local bank representatives in our branch offices may assist. If you need assistance after regular business hours, support is available at 877.431.7431 by selecting option #2.

