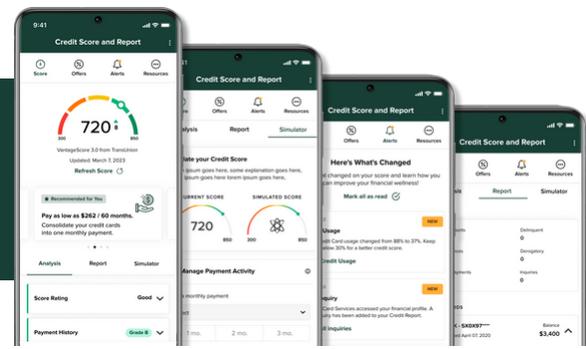


Credit Sense: FAQs



Q: Is Credit Sense free to our customers?

A: Yes! It's also important to note that no credit card information is required to register.

Q: How can customers enroll in Credit Sense?

A: Customers can enroll through Ledyard National Bank's online and/or mobile banking app.

Online Banking - Customers will see a widget next to their account's dashboard. They simply click the widget, agree to the Terms & Conditions, and submit their permission to enroll.

Mobile Banking – Users will click Credit Sense from the Quick Links menu at the bottom of the accounts page. Once they click Credit Sense they will agree to the Terms & Conditions to submit their permission to enroll.

Q: Can a customer dispute errors on their credit report through Credit Sense?

A: Yes! Help customers navigate to the “Start A Dispute” button at the bottom of the Credit Report page. They can file a dispute directly with TransUnion using this link.

Q: Can a customer download their credit report in Credit Sense?

A: Yes! On the Credit Report page, customers can click "Download Report" in the top right corner. A PDF version of their full report and Ledyard National Bank offers will generate. They can choose to print or share their report electronically from there.

Q: Can a customer unenroll from Credit Sense?

A: Yes. On the Resources tab, they would select “Profile Settings,” scroll to the bottom, and select “Deactivate Credit Sense Account.” Once unenrolled, customers could choose to reenroll at any time through online or mobile banking.

Q: Do customers receive alerts from Credit Sense?

A: Yes! Customers can receive credit alerts, monthly notices, and general messages from Credit Sense.

Q: Can a customer turn off email notifications from Credit Sense?

A: In Credit Sense, Customers can manage their email notifications by navigating to the Resources Tab, selecting “Profile Settings,” and changing their preferences under Email Notifications. They can also change their subscription settings at the bottom of emails they receive.

Q: When does a customer’s status change to inactive in Credit Sense?

A: If a customer does not log into online or mobile banking for 120 days, their Credit Sense would go inactive, and they would be unenrolled. To reenroll, they would follow the normal enrollment procedures and they would regain access to their profile information.

Q: What scoring model does Credit Sense use?

A: VantageScore 3.0

Q: What bureau does Credit Sense pull credit profiles from?

A: TransUnion

Q: Can the credit score in Credit Sense differ from other credit monitoring apps or loan applications?

A: Yes. Three major credit reporting bureaus—Equifax, Experian, and TransUnion—and two scoring models—FICO or VantageScore—determine credit scores. Financial institutions/lenders use different bureaus, as well as scoring models. Over 200 factors of a credit report may be considered when calculating a score, and each model may weigh credit factors differently. Hence, no scoring model is completely identical but should directionally be similar.

Q: How often can customers refresh their credit score in Credit Sense?

A: Every 24 hours. Customer profiles will automatically be refreshed every 7 days if they haven’t refreshed within that timeframe to ensure they always see up-to-date information.

Q: Will enrolling or accessing Credit Sense affect customer’s credit and potentially lower their score?

A: No. Checking credit scores on Credit Sense is a “soft inquiry” which does not affect their credit score.

