



Love My
Credit Union®
rewards

IDENTITYIQ®

**CREDIT WELLNESS via
ID & CREDIT MONITORING**

Member engagement on a
climb to credit goals

Protection from the Bad Guys

33%

**U.S. ADULTS
VICTIM TO ID THEFT**

FRAUD CRIMINALS:

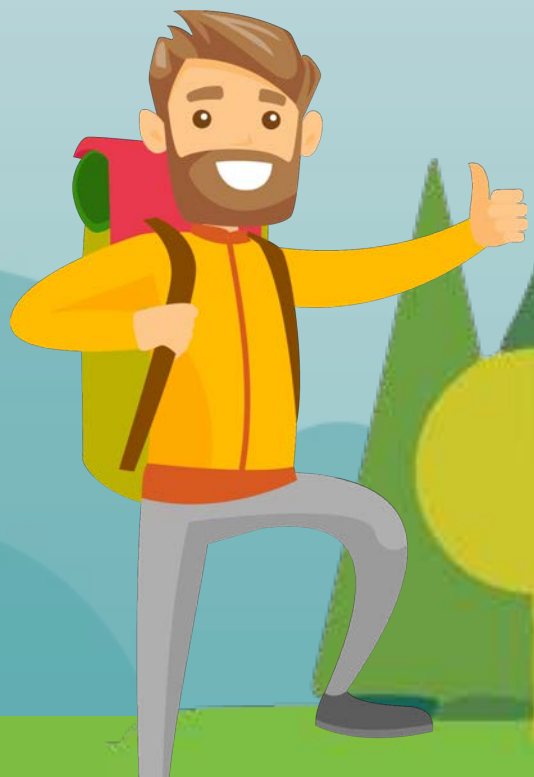
**Open Accounts
Incur Debt
Commit Crimes**



Do your members' credit scores prevent them from getting a loan?



This program isn't just an identity theft and credit monitoring program.



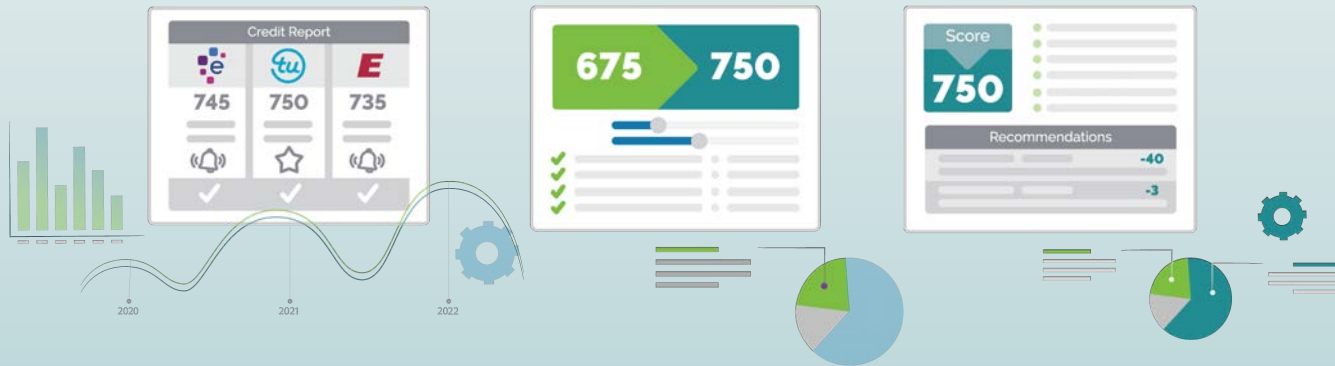
The ScoreCasterIQ tools within the IdentityIQ package are like the mountaineering tools.





SCORECASTERIQSM

IDENTITYIQSM



Credit Score

[Back to Top](#)

i Your Credit Score is a representation of your overall credit health. Most lenders utilize some form of credit scoring to help determine your credit worthiness.

	TransUnion	Experian	Equifax
Credit Score:	694	696	699
Lender Rank:	Good	Good	Good
Score Scale:	300-850	300-850	300-850

Risk Factors

TransUnion:	<ul style="list-style-type: none"> Total of all balances on bankcard or revolving accounts is too high [+] The date that you opened your oldest account is too recent [+] Available credit on your open bankcard or revolving accounts is too low [+] The balances on your accounts are too high compared to loan amounts [+]
Experian:	<ul style="list-style-type: none"> Total of all balances on bankcard or revolving accounts is too high The date that you opened your oldest account is too recent Available credit on your open bankcard or revolving accounts is too low The balances on your accounts are too high compared to loan amounts
Equifax:	<ul style="list-style-type: none"> Total of all balances on bankcard or revolving accounts is too high The date that you opened your oldest account is too recent Available credit on your open bankcard or revolving accounts is too low The balances on your accounts are too high compared to loan amounts

SCORECASTER IQ RECOMMENDATIONS

ScoreCasterIQ provides a thorough analysis of your credit report. Review the recommendations below for a list of actions you can take that may positively impact your credit score.

These recommendations cannot consider all the aspects of your unique personal financial situation. Consider talking to a financial advisor before making any final decisions or implementing any credit score management strategy.

CURRENT SCORE

696

- ⊗ Total of all balances on bankcard or revolving accounts is too high [+]
- ⊗ The date that you opened your oldest account is too recent [+]
- ⊗ Available credit on your open bankcard or revolving accounts is too low [+]
- ⊗ The balances on your accounts are too high compared to loan amounts [+]
- ⊗ There are no or only a few recent delinquencies on your accounts [+]
- ⊗ Few or no installment accts with delinquent or derogatory payment status [+]
- ⊗ Balances on bankcard or revolving accts not too high compared to limits [+]
- ⊗ You have no recent derogatory public records on your credit report [+]

Short Term Recommendations

RECOMMENDATION	CREDITOR	BALANCE	SCORE IMPACT
Pay Down Balance	CB/WAYFAIR	\$1033	-12

Details

Check the highlighted fields to make sure they are being reported correctly.

Borrower could pay \$950 on CB/WAYFAIR - Acct#: 0202872**** resulting in a point increase.

* Use our Simulators to see how many points you can reclaim on your score.

RECOMMENDATION	CREDITOR	BALANCE	SCORE IMPACT
Pay Down Balance	JPMCB CARD	\$4887	-6

SCORECASTER IQ SIMULATIONS

The ScoreCasterIQ Simulator allows you to understand what possible actions to take to achieve a specific goal. You can use it to help you determine how to reach a target score, or if limited funds are available ScoreCasterIQ recommends how to best use those funds to improve your score.

The ScoreCasterIQ Simulator does not change a credit score or the information in your credit reports; it only simulates a range of actions that you could take on your credit accounts. These simulations cannot consider all the aspects of your unique personal financial situation. Consider talking to a financial expert before contemplating any actions.

CURRENT **SCORE**

696

SIMULATED **SCORE**

718



SCORECASTERIQSM

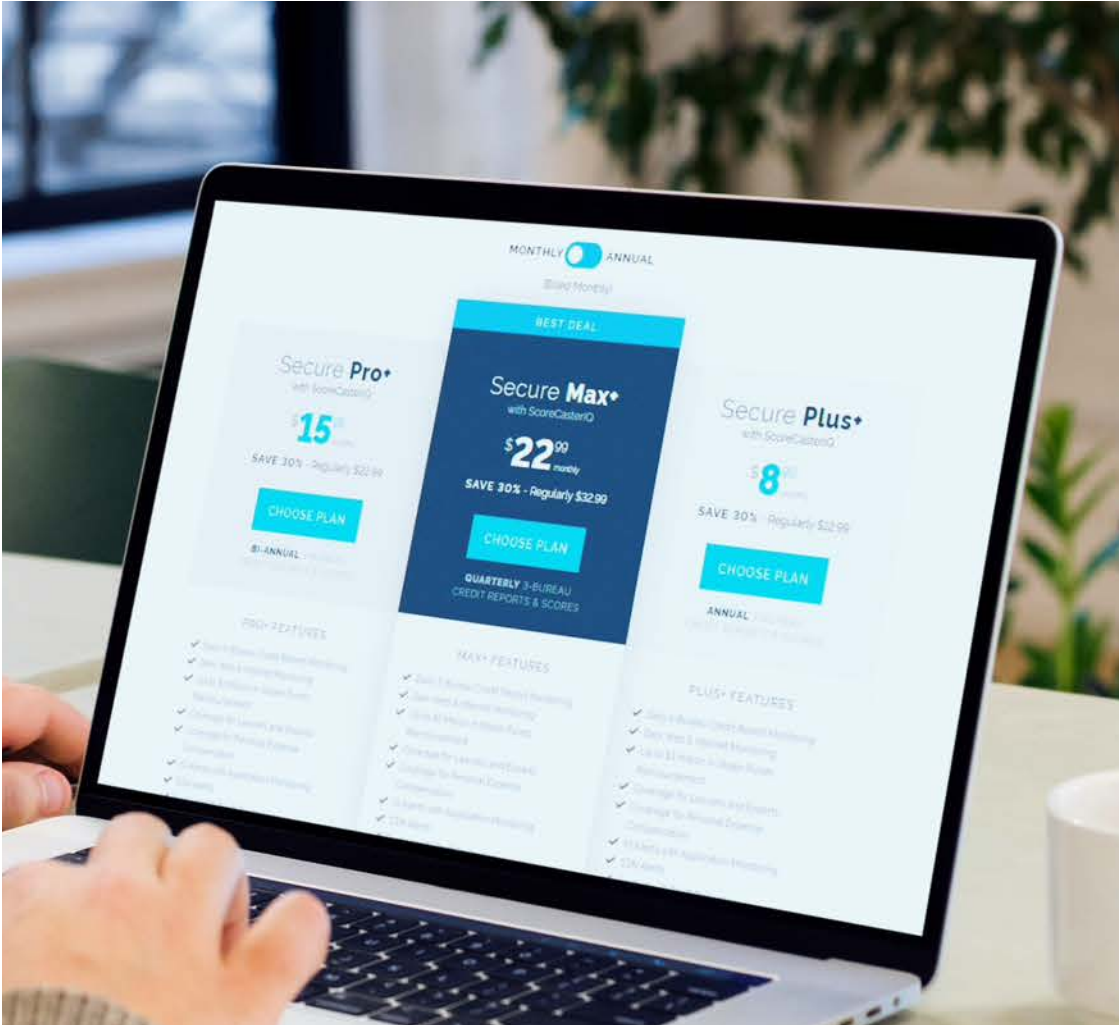
 IDENTITYIQ



718



What's in It for Members?



**BEST-IN-MARKET
DISCOUNT**

Thank You
Any Questions??

ENROLL TODAY.

LoveMyCreditUnion.org/PartnerCenter