

Terms and Conditions for Credit Center

Use of Credit Center is subject to the following Credit Center Terms and Conditions, as amended from time to time. YOU MUST ACCEPT THE TERMS AND CONDITIONS BELOW BEFORE YOU WILL BE PERMITTED ACCESS TO CREDIT CENTER. Credit Center is supported by data and services from Experian Information Solutions, Inc. ("Experian")

As used herein, the terms "BHCCU," "us," "we," or "our" mean Blackhawk Community Credit Union or any affiliate, agent, service provider, independent contractor, designee, or assignee that we may, at our sole discretion, involve in the provision of Credit Center "you" or "your" means the individual that is the user of the service.

When you use, access, or permit any other person(s) or entity to use or access Credit Center you agree to these terms and conditions. BHCCU reserves the right to modify, change or cease providing access to Credit Center at any time and without prior notice. We may amend or change these terms and conditions from time to time, in our sole discretion. We may communicate changes by email, mail, or within digital banking. Please access and review these terms and conditions regularly. Your use of Credit Center after we have made such changes available will be considered your agreement to the change. If you find the terms and conditions unacceptable to you at any time, please discontinue your use of Credit Center (see cancellation section below).

Privacy:

To see what we do with your personal information and what choices you can make, see BHCCU's [Privacy Policies \(bhccu.org\)](http://bhccu.org).

Eligibility

This service is only available to consumer/retail digital banking users. Only one Credit Center profile is available per account. Whoever enrolls in Credit Center gives permission for all account holders to view their credit information. The enrollee must have sufficient credit history in their credit file with Experian to generate a VantageScore 3.0 credit score and to provide credit report information. If Experian cannot match you with a credit report or is otherwise unable to obtain your VantageScore 3.0 credit score, you will not be able to use Credit Center until such time as you have built a sufficient credit history. We reserve the right to refuse access to Credit Center at any time.

Registration and Accurate Information

If you choose to access Credit Center, you will be required to provide personal information to register and complete enrollment. You agree to provide accurate information in your registration and not to share your BHCCU digital banking password with third parties. You agree not to impersonate another person. You agree to notify BHCCU promptly of any unauthorized use of Credit Center and of any loss, theft, or disclosure of your password. Failure to comply with these requirements shall constitute a breach of these terms and conditions and shall constitute grounds for immediate termination of your right to access Credit Center.

Your Authorization to BHCCU to Obtain Your Credit Information

By clicking the "Submit" button during enrollment, you are providing written instructions under the Fair Credit Reporting Act (FCRA) and other applicable laws, including similar state laws, for Experian, including the Experian Credit Bureau, or any other consumer reporting agency to release your credit report information, for example a VantageScore 3.0 credit score or employment and income information about you, to BHCCU upon request at any time as long as you are enrolled in the Credit Center service. BHCCU will use this information to provide you with the Credit Center service to market other products from time to time.

Credit Center Services

BHCCU will be offering Credit Center to its digital banking members free of charge. Members will get free access to their credit report, credit score, credit alerts, and debt analysis. A description of Credit Center services is set forth below:

- **VantageScore 3.0 Credit Score**

You agree that by navigating beyond the Credit Center tab in our digital banking service and continuing beyond the "Submit" button, or by otherwise accessing or using Credit Center Third-Party Content, you instruct BHCCU to periodically obtain your credit report to use it for the following purposes:

- To display your credit score information to you for educational purposes and to assist you in understanding how financial transactions affect your credit score;
- To confirm your identity, such as to identify potential fraudulent transactions in your name; and
- To offer our products and services to you. We will use the information in your member file to verify your identity without any additional action needed by you. This information includes your name, social security number, birthdate, and address.

When we display your credit score, this is a composite score designed by a third party and its use does not affect your credit score. If you choose to apply for additional products and services we offer (including extensions of credit), we may need to obtain your credit report, which can affect your credit score. We will request additional authorization from you at that time, if required. The score shown is your VantageScore 3.0 credit score. Each of the three credit bureaus (Equifax, Experian, and TransUnion) uses a different model to calculate a credit score and each gathers data independently. Depending on where and when you find your VantageScore credit score, there may be differences in what you see. Here are a few reasons why that's the case.

- **Varying data:** Like any credit scoring model, your VantageScore credit score is based on information found in your credit reports. The data at each credit reporting company may be slightly different because not all financial institutions report to all three credit reporting agencies.
- **Different versions:** There are four versions of the VantageScore formula, and it's possible that some credit score providers could be using different versions. For example, the latest version—the VantageScore 4.0 model—was released in 2017, but many of the top providers still use the VantageScore 3.0 model.
- **Recent credit activity:** As with any other credit scoring model, the VantageScore provides a snapshot of your credit profile at the time the credit score was requested. If you recently paid down a large amount of debt, it may not be reported to your credit

history until the next billing cycle. Only then will VantageScore, or any other credit scoring model, be calculated using your most up-to-date account balance. BHCCU may not use VantageScore 3.0, so it is possible that BHCCU will give you a score that differs from your VantageScore 3.0. (And your VantageScore 3.0 may differ from your score under other types of VantageScores). If a lender's score is lower than your VantageScore 3.0 credit score, it is possible this difference can lead to higher interest rates and sometimes credit denial. The score is eligible for update every 31 days. To update your score, you must login to digital banking at or after 31 days since enrollment and/or subsequent updates. ***This service is only available to consumer/retail digital banking members.*** You may cancel this service at any time by selecting the "Unenroll My Credit Account" link found on the Credit Alerts page. Once you have unenrolled from the service, all information will be removed, and you will no longer have access to the old information.

- **Credit Score Simulator**

Credit Center has features that estimate how certain changes in your credit behavior may impact your credit score. These features show how these changes may impact the credit score displayed on Credit Center which is the VantageScore 3.0 credit score. Simulated scores and score changes simulated by Credit Center are only predicted estimates. Credit Center does not guarantee that your actual credit score will change by the same amount, in the same way, or at all.

- **Credit Alerts**

Credit Monitoring keeps track of your credit health (credit report and credit related accounts) to help determine if someone is using your identity fraudulently and offers alerts when any new personal information or new credit activity occurs on your Experian credit report. Monitoring your credit can help you detect possible identity fraud sooner and prevent surprises when you apply for credit. Credit alerts include new inquiries, address changes, new derogatory information (such as bankruptcies, delinquencies, and over limit), new public records, new accounts opened in your name and many more.

- **Debt Analysis**

Debt Analysis automatically captures and synchronizes the debt record listed in the credit report. Your debt-to-income ratio (DTI) refers to the total amount of debt payments you owe every month divided by the gross income you earn each month. A DTI ratio is usually expressed as a percentage. This ratio includes all your total recurring monthly debt — credit card balances, rent or mortgage payments, vehicle loans and more.

Communications

You agree to receive these terms and conditions and all other communications regarding Credit Center in electronic format. You agree that by using Credit Center all notices, alerts, or other communications which we may be required to give you arising from our obligations under Credit Center may be sent to your email address. By enrolling in Credit Center, you are consenting to receive these communications. We will continue to honor any opt-out requests that you have made for messages from BHCCU.

Marketing Our Products and Services

You agree that by entering your information and continuing beyond the "Submit" button, or by otherwise accessing or using Credit Center you permit BHCCU to periodically obtain your credit report to market our products and services to you.

You're Right to Receive a Free Credit Report from AnnualCreditReport.com

Credit Center provides you with your VantageScore 3.0 credit score, related information, and other credit report information. However, it's important to know that, by law, you also have the right to free credit reports from AnnualCreditReport.com or by calling 877-322-8228, which is the authorized source under federal law for free credit reports. By law, you may obtain one free credit report from each of the three national consumer reporting agencies (Experian Information Solutions, Inc., Equifax, and TransUnion) during any twelve-month period. For more information, go to www.consumerfinance.gov/learnmore.

Cancellation

You may cancel this service at any time by selecting the "Unenroll My Credit Account" link found on the Credit Alerts page. Once you have unenrolled from the service, all information will be removed, and you will no longer have access to the old information. When you cancel, it does not affect the validity of any actions taken by us prior to your cancellation or while we are processing it. We may cancel Credit Center or change these Terms and Conditions at any time at our discretion.

Trademark Information

Credit Center logos, and service marks displayed on this website (excluding those owned by Experian and VantageScore 3.0) are properties of BHCCU, its affiliates or their respective third-party owners. Under no circumstances may you alter, modify, or change these logos and service marks. You are prohibited from using these logos for any purpose without written permission.

Limitation of Liability

EXCEPT AS SPECIFICALLY SET FORTH HEREIN OR WHERE THE LAW REQUIRES A DIFFERENT STANDARD, NEITHER BHCCU, ITS PARTNERS, NOR EXPERIAN SHALL BE RESPONSIBLE FOR ANY LOSS, DAMAGE OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, ARISING FROM OR RELATED TO THE SYSTEM, EQUIPMENT, BROWSER AND/OR THE INSTALLATION OR MAINTENANCE THEREOF, ACCESS TO OR USE OF CREDIT CENTER FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT, THE INTERNET, THE SYSTEM, OR COMMUNICATION LINES, TELEPHONE OR OTHER INTERCONNECT PROBLEMS, BUGS, ERRORS, CONFIGURATION PROBLEMS OR INCOMPATIBILITY OF COMPUTER HARDWARE, SOFTWARE, THE INTERNET, OR THE SYSTEM, FAILURE OR UNAVAILABILITY OF INTERNET ACCESS, PROBLEMS WITH INTERNET SERVICE PROVIDERS, PROBLEMS OR DELAYS WITH INTERMEDIATE COMPUTER OR COMMUNICATIONS NETWORKS OR FACILITIES, PROBLEMS WITH DATA TRANSMISSION FACILITIES OR ANY OTHER PROBLEMS YOU EXPERIENCE. EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN ANY APPLICABLE AGREEMENT, YOU UNDERSTAND AND AGREE THAT YOUR USE OF CREDIT CENTER IS AT YOUR SOLE RISK AND THAT CREDIT CENTER AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THIRD PARTY INFORMATION, PRODUCTS AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE SITES, ARE PROVIDED ON AN "AS IS" "WHERE-IS" AND "WHERE

AVAILABLE" BASIS, AND ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE TO YOU.

Other Agreements

In addition to these terms and conditions, you agree to be bound by and comply with such other written requirements as we may furnish to you in connection with either Credit Center or products which may be offered to you with your Credit Center service, including, but not limited to, any account agreements that apply to any BHCCU accounts you may have, and with all applicable state and federal laws and regulations.

Termination

We may terminate, suspend, or limit your access privileges to Credit Center in whole or part, at any time for any reason without prior notice. The obligations and liabilities of the parties incurred prior to the termination date shall survive the termination of these terms and conditions for all purposes. We may determine other eligibility criteria in our sole discretion.

Indemnity

You acknowledge and agree that you are personally responsible for your conduct while using Credit Center and agree to indemnify and hold us and our officers, directors, employees and agents harmless from and against any loss, damage, liability, cost or expense of any kind (including, but not limited to, reasonable attorney's fees) that we may incur in connection with a third party claim or otherwise, in relation to your use of Credit Center or the use of Credit Center by anyone using your account number, user ID or password or your violation of these terms and conditions or the rights of any third party (including, but not limited to, privacy rights). Your obligations under this paragraph shall survive termination of these terms and conditions.

Records; Communications

Our records, kept in the regular course of business, shall be presumed to accurately reflect the contents of your instructions to us and, in the absence of manifest error, will be binding and conclusive. Unless otherwise prohibited by law, any communication or material you transmit to us via Credit Center or electronic mail is on a non-confidential basis and we may use such communication or material for any purpose. When you give us your mobile phone number, we have your permission to contact you at that number about all your BHCCU accounts. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply.

Security

As browsers are updated over time, older versions may not function effectively for BHCCU's digital banking services. It is your responsibility to upgrade your browser, when it becomes apparent it is needed, to ensure that you can continue to access the digital banking services, including Credit Center. You should also understand that use of a current browser with vendor recommended security patches is considered a best security practice. You are responsible for the installation, maintenance, and operation of your computer, browser, and the software. BHCCU is not responsible for any errors or failures from any malfunction of your computer, the browser, or the software. BHCCU is also not responsible for any computer virus or related problems that may be associated with the use of an online system.

Blackhawk Community Credit Union

Any BHCCU account information provided to you as part of Credit Center is not the official record of your BHCCU account or its activity. Your account statement, furnished to you by us for accounts in a paper format, or electronically if you are enrolled in paperless statements, will remain the official record. Credit Center information is generally updated regularly but is subject to adjustment and correction and therefore should not be relied upon by you for taking, or forbearing to take, any action.

Last Updated - These Terms and Conditions were last updated April 8, 2024, version 1.