

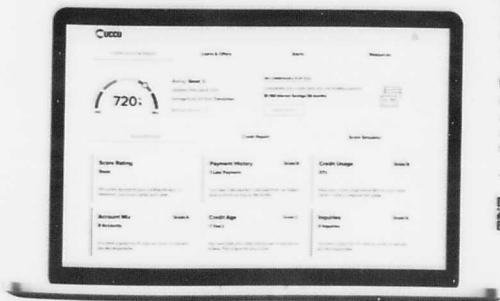
UCCU TECHNOLOGY Innovations for easier banking.

Taking Control of your Credit Score

Having a strong credit score makes it easier to get approved for credit cards, auto loans, home loans, and other forms of credit.

A strong credit score means you can expect lower interest rates, higher credit limits, and better loan terms.

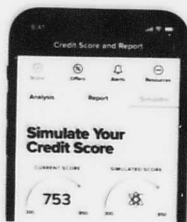
That's why UCCU created the Credit Score Toolbox, a comprehensive suite of tools designed to help you take control of your credit score and your financial future! Just take a look at what's inside the box.



a new account opened, a change in address or employment, or if a delinquency has been reported.

CREDIT SIMULATOR

An interactive tool that lets you see how various financial decisions—like paying off a credit card or applying for a loan—might affect your credit score. Set goals to reach a target credit score within a specific timeframe and get your own personalized recommendations to help you achieve them.



REAL-TIME ACCESS TO YOUR CREDIT SCORE

View and track your credit score in real time—anytime—without impacting your score.

FULL CREDIT REPORT

Enjoy a full credit report encompassing all the information you'd find on your credit file, like a list of open accounts, details of your payment history, and credit inquiries.

CREDIT MONITORING

Advanced technology that continuously monitors your credit report and immediately alerts you when a significant action is detected such as a new inquiry.

CREDIT BUILDER LOAN

An innovative loan designed to help anyone, no young or 96, to build their credit history and raise their credit score. Approval is fast and easy, regardless of your income or employment status.

ERROR DISPUTE PORTAL

Provides access to your full credit report and simplifies the process of reporting and disputing inaccuracies directly with the credit bureaus.

Learn more at
uccu.com/Toolbox