

# Credit Sense

## Frequently Asked Questions



### What is Credit Sense?

Credit Sense is a comprehensive Credit Score program powered by SavvyMoney and offered by Autotruck, that helps you stay on top of your credit. You get your latest credit score and report, information on key factors that impact your score, and personalized offers that can help reduce your interest costs and improve your score. With Credit Sense, you always know where you stand with your credit and how Autotruck can help save you money. Credit Sense monitors your credit report daily and informs you by email if there are any significant changes detected such as: a new account being opened, change in address or employment, a delinquency has been reported or an inquiry has been made. Monitoring helps you keep an eye out for identity theft.

### What is a Credit Sense Credit Report?

A Credit Sense Credit Report provides you all the information you would find on your credit file including a list of open loans, accounts and credit inquiries. You will also be able to see details on your payment history, credit utilization and public records that show up on your account. You can access your report as often as you like, with no impact to your score.

### Is there a fee?

No. Credit Sense is an entirely free service offered by Autotruck to members who use Online Access. No credit card information is required to register.

### How often is my credit score updated?

As long as you are a regular Online Access user, your credit score will be updated every month and displayed in your online banking screen. You can also “refresh score” as frequently as every day by navigating to the detailed Credit Sense site from within Online Access.

### Does Credit Sense offer credit report monitoring as well?

Yes. Credit Sense will monitor and send email alerts when there’s been a change to your credit profile.

### How does Credit Sense differ from other credit scoring offerings?

Credit Sense pulls your credit profile from TransUnion, one of the three major credit reporting bureaus, and uses a credit scoring model developed collaboratively by the three major credit bureaus: Equifax, Experian, and TransUnion. This model seeks to make score information more uniform between the three bureaus to provide consumers a better picture of their credit health.

### Why do credit scores differ?

There are three major credit-reporting bureaus: Equifax, Experian and TransUnion. There are two primary score models: FICO and VantageScore, that determine credit scores. Financial institutions use different bureaus, as well as their own scoring models. Multiple factors of a credit file may be taken into account when calculating a score and each model may weigh credit factors differently, so no scoring model is completely identical.

### Will Autotruck use the this Credit Score to make loan decisions?

Should you wish to apply for a loan, Autotruck utilizes the same credit scoring model utilized by Credit Sense. While credit files can potentially change at any given time based upon information supplied by those reporting to credit bureaus (thereby affecting the credit score), the credit score displayed in Credit Sense should closely align with the score utilized by Autotruck for loan decisioning.

### Why Does Autotruck offer Credit Sense?

Credit Sense can be an extremely useful tool in helping you to become better informed of the status of your credit, as well as to gain key insights into how you can improve your credit rating. By actively managing and improving your credit via the use of Credit Sense, you position yourself to obtain lower interest rates on everything from buying a home, a car, or even paying for college. At Autotruck, our goal is to help members succeed financially, and by offering Credit Sense to our members FREE of charge, we believe we are connecting members with a key service that can help you save money and be better positioned for the road ahead.

**Will Credit Sense share my credit score with anyone?**

No, your Credit Sense Credit Score is a free service to help you understand your credit health, how you can make improvements in your score and ways you can save money with Autotruck. To safeguard your privacy, Credit Sense does not share your credit score with Autotruck. Reference Credit Sense's Privacy Policy for fuller information."

**What if the information provided by Credit Sense appears to be wrong or inaccurate?**

The Credit Sense Credit Score makes its best effort to show you the most relevant information from your credit report. If you believe information contained in your Credit Sense Credit Report is inaccurate, you may file a dispute by clicking on the "Dispute" link within the Credit Sense Credit Report. It is important to note that Credit Sense Credit Reports are pulling information only from TransUnion and that this dispute option files the dispute only with TransUnion. You may wish to also explore the content of your reports with the other two major credit bureaus (Equifax and Experian) by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) and following dispute procedures with those bureaus as well if needed. Finally, the Federal Trade Commission offers guidance on how to contact the bureaus and correct errors at <https://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports>.

**Is my information secure?**

Credit Sense uses a high-level encryption and security measures to keep your data safe and secure. Your personal information is never shared with or sold to a third party.

**Will accessing Credit Sense 'ping' my credit and potentially lower my credit score?**

Checking your score with Credit Sense is a "soft inquiry", which does not affect your credit score. Lenders use 'hard inquiries' to make decisions about your credit worthiness when you apply for loans.

**How do I change my email address or other personal information?**

If you access Credit Sense through Autotruck's Online Access, you have to do nothing! Your email address will get updated automatically in Credit Sense when you update it in Online Access. However, we always encourage you to inform your Autotruck staff of any contact information updates.

**Can I opt out of the Credit Sense Program?**

Yes. You can opt-out of the Credit Sense service at any time by going to Resources and clicking on "Deactivate Credit Score Account".



**If you have any other questions or need assistance, please contact a member of our staff.**

# Credit Sense



*Autotruck*

Financial Credit Union

[www.autotruckfcu.org](http://www.autotruckfcu.org)

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502-459-8981

**Eastpoint Office**

J. Huston Reinle Building

502-244-2272

**Bowling Green Office**

270-781-4365

**Glasgow Office**

270-861-4040

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