

# SavvyMoney Credit Score

## Product Guide

## Introduction

### Purpose

This product guide is intended to walk you through the features, functions, and benefits in the Credit Score solution. It includes:

- Registration: Step by step navigation
- Credit Score and Report: Screenshots and feature descriptions
- Loan and Offers: Screenshots and feature descriptions
- Notifications and Alerts: Screenshots and feature descriptions
- Resources and Settings: Screenshots and feature descriptions

SavvyMoney sends product updates via the partner newsletter and periodic emails to partners. This guide will be updated accordingly.

Note: Analytics access and features are described in a separate guide

### Intended Audience

The intended audience of this document includes:

- Platform & Strategic Partners
- Strategic Partner Services/Implementation
- Strategic Partner Client Services
- Strategic Partner Sales
- Financial Institution Partners

**This document is NOT for the end user.** Do not distribute this document to anyone outside your company without permission from SavvyMoney.

# SavvyMoney Credit Score Solution

## Overview

SavvyMoney provides end users a comprehensive credit score solution that includes a credit score, a full credit report and monitoring, credit score simulator, financial education content, and personalized credit offers. End users can access all of these from your digital banking platform's dashboard.

SavvyMoney empowers Financial Institutions (FIs) to build credit score-based offers and view analytics that enable the FI to identify loan opportunities based on the end user's credit profile and FI's lending criteria.

## Credit Score

The SavvyMoney Credit Solution provides your end users access to their Vantage 3.0 credit score from TransUnion. In addition to the credit score, we present users with an explanation of factors affecting the credit score, their score history, and tips for improving their credit. Users can use Credit Simulator to see how certain actions like opening new accounts or paying down debt would impact their score before they take those actions. In addition, users have access to their full credit report which includes list of open and closed accounts, payment history of up to 48 months, amounts owed, collections accounts and public records if any.

## Loans & Offers

SavvyMoney provides built-in marketing tools that FIs can configure with their own offer content. The FI provides SavvyMoney with their rate sheet, and the offers are dynamic and built into the application. The offers are displayed to users as money saving pre-qualified offers on their existing tradelines at other financial institutions or on possible new loans and credit cards.

## Configuration

Generally, the process will run in parallel between the digital banking provider and SavvyMoney depending on the FI's timeline.

The total onboarding time takes approximately 4 - 6 weeks and should require less than 10 hours from the FI.

### General Onboarding Flow

1. SavvyMoney will initiate the onboarding process once an FI has signed a contract with SavvyMoney or the strategic partner.
2. SavvyMoney will provide the FI a check list of requirements (logo, colors for co-branded application, rate sheet, relevant loan application links).
3. SavvyMoney will facilitate introduction of technical teams.
4. Together, the FI and SavvyMoney will work through the standardized SavvyMoney checklist.
5. Testing – Both SavvyMoney and the FI will conduct testing
6. Launch on agreed upon date, SavvyMoney will provide case studies, examples and templates for a successful launch and marketing support as needed.

## Co-Branding

Financial Institution Partners can customize SavvyMoney to match their online banking platform. The credit score and report solution fits seamlessly into the online banking to provide a cohesive user experience.

Customization options: Link Colors, Buttons Colors, and Icon Colors

### Link Colors

All links can be cobranded by the primary color of the partner. Example:

[Learn more →](#)

[Learn more →](#)

[Learn more →](#)

### Buttons Colors

All buttons can be cobranded by the primary color of the partner. Example:

Apply Now

Apply Now

Apply Now

Cancel

Cancel

Cancel

### Icon Colors

All icons can be cobranded by the primary color of the partner. Example:

#### Cobrandable icons

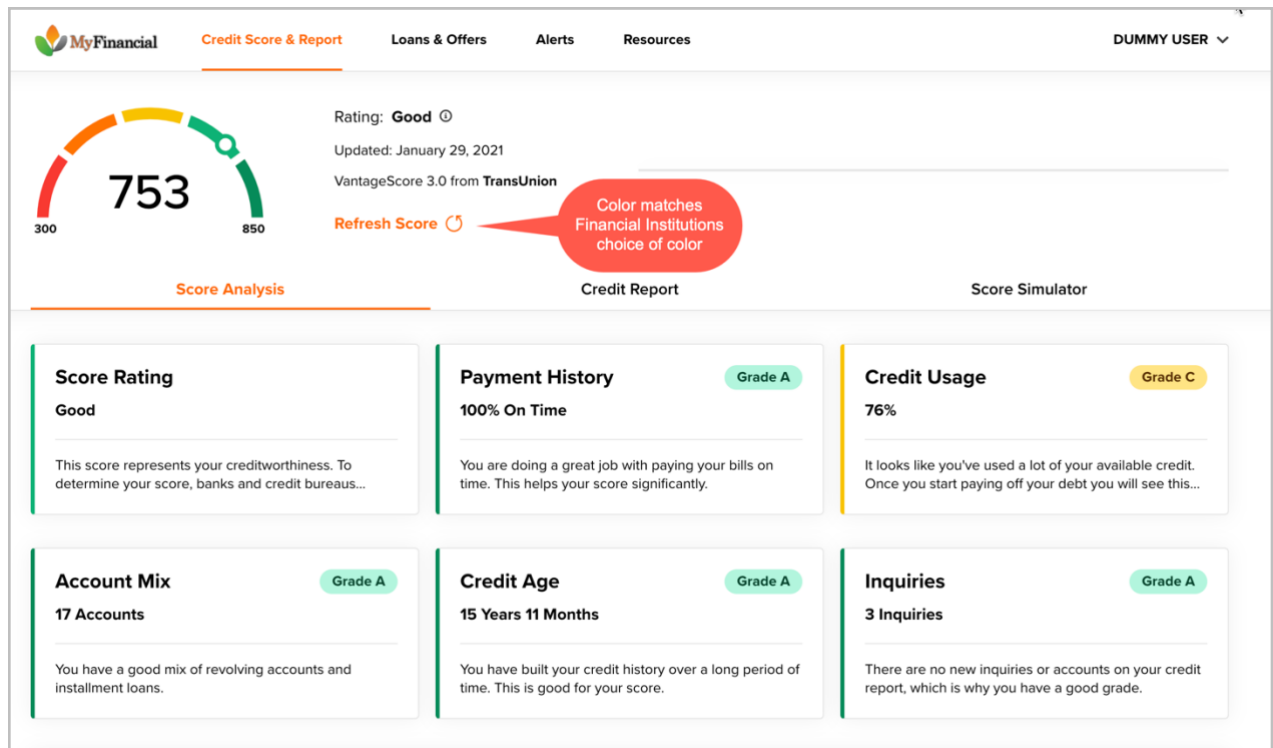


#### Non Cobrandable Icons



#000000

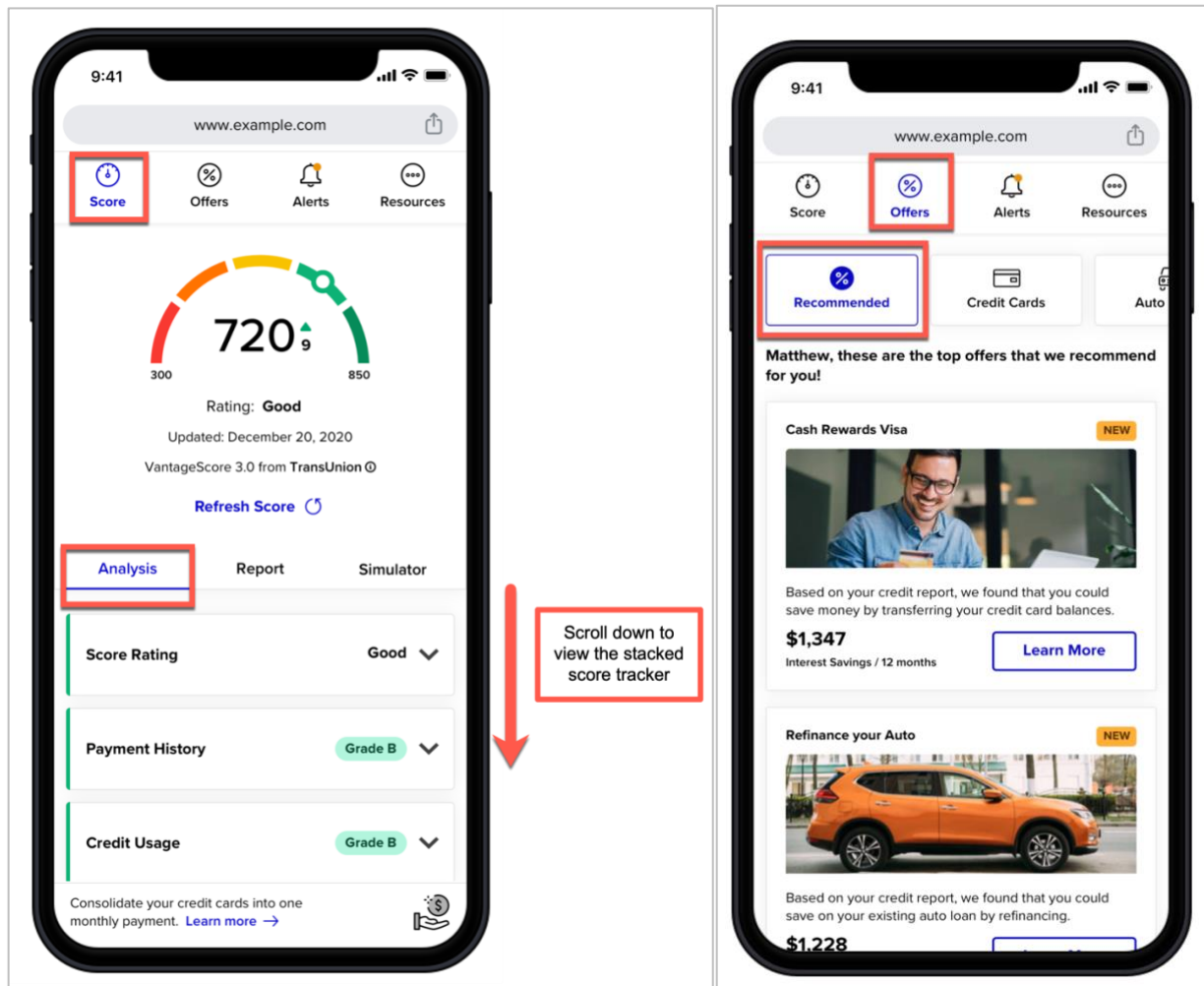
Example SavvyMoney Dashboard with matching FI primary color. You can see the customized orange is present in top and secondary menu navigation as well as the “refresh score”.

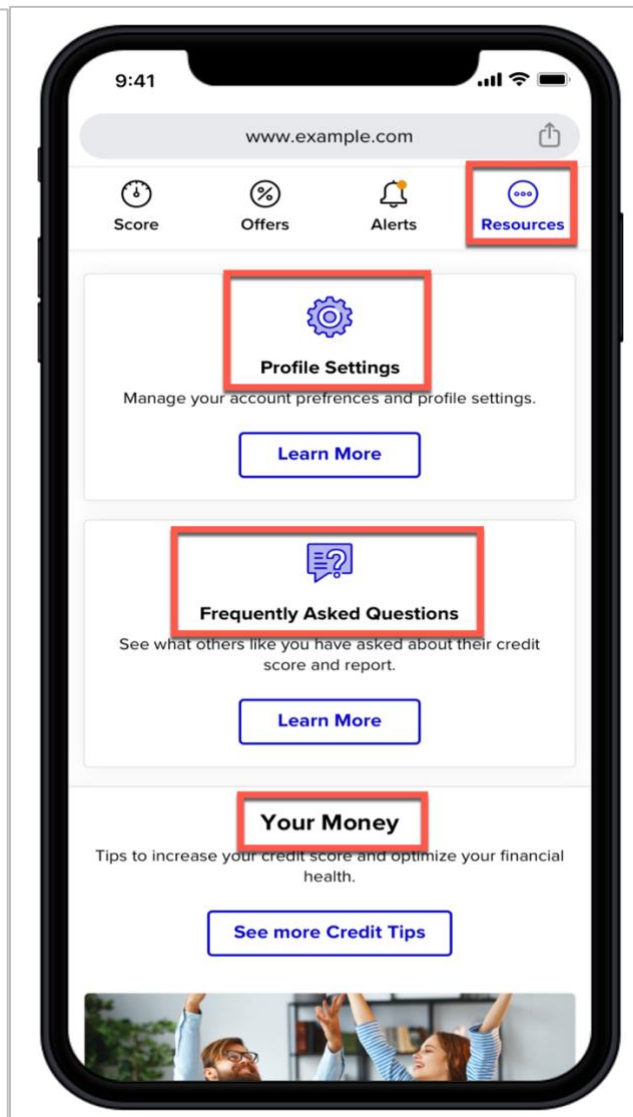
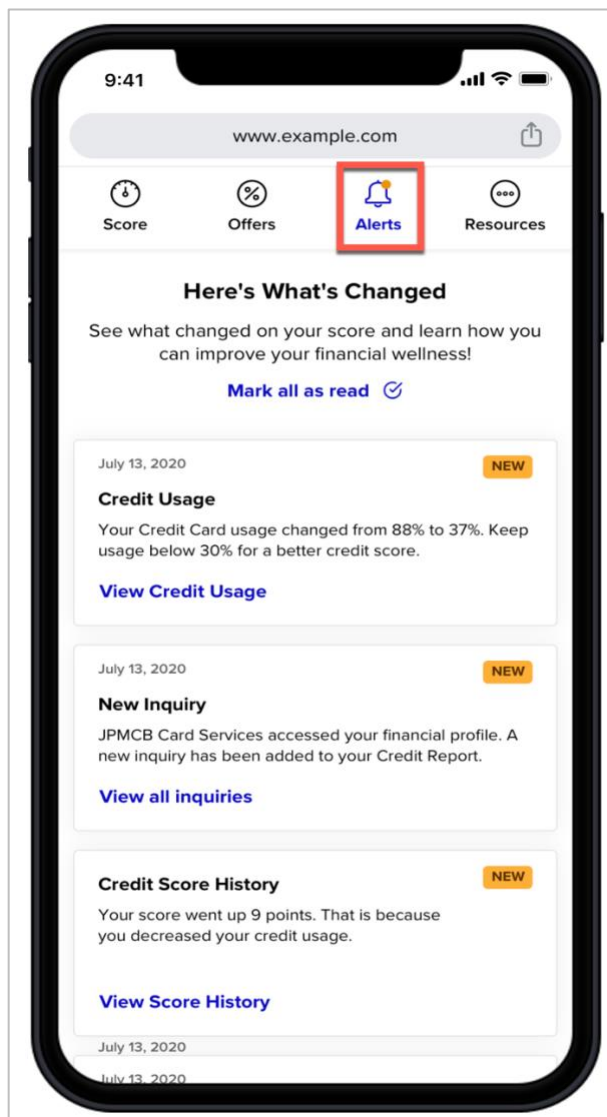


## End User Experience

### Credit Score View in Mobile

The credit score and report solution is a responsive design, and adjusts based on screen size for best user experience. This guide will showcase desktop views, but the functionality is mirrored in mobile and tablet views.





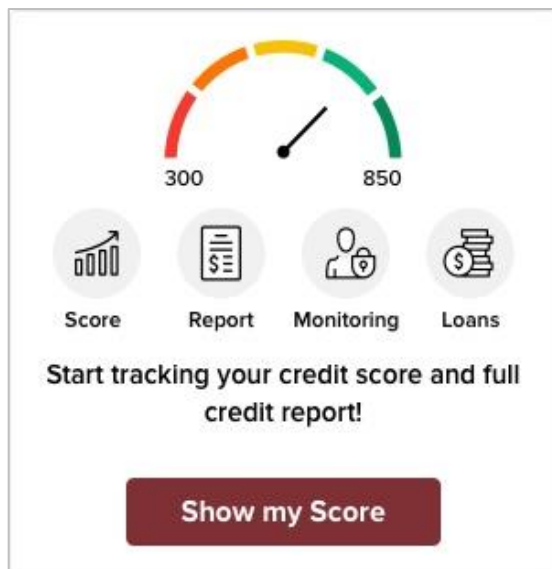
## Credit Score in Desktop

Desktop end users will be able to access SavvyMoney Credit Score via SSO by viewing and clicking on the configurable dashboard module or via the online banking menu.

## User Registration Process

An “unregistered widget” is integrated with your online banking, and usually displayed to the user on the dashboard or accounts pages. Users click on the unregistered widget to sign up for score and report access. Once a user has signed up for this access, whenever they log into digital banking, they see the registered widget (their score and rotating personalized offers) in the same area where the unregistered widget was displayed.

1. User sees “unregistered widget” and clicks



## 2. User agrees to the terms and conditions

Hello, Daryl Grim

Please read and accept the following disclosure so we can retrieve your Credit Score and Report. **This is a soft pull and will not affect your score.**

I hereby authorize SavvyMoney, Inc. to continuously obtain my credit report and use the information to verify my identity, provide the services offered by SavvyMoney, Inc., determine whether I appear to qualify for credit offers, and invite me to apply for those made available by my financial institution. I may revoke this authorization at any time by terminating my account with SavvyMoney, Inc.

Continue

By clicking on 'Continue', you are accepting SavvyMoney's [Terms of Service](#) and [Privacy Policy](#)



### Credit Confidence

Keep an eye on credit score and credit report changes with real time credit monitoring.



### Daily Score Update

Stay on top of your credit score by refreshing your score every day.

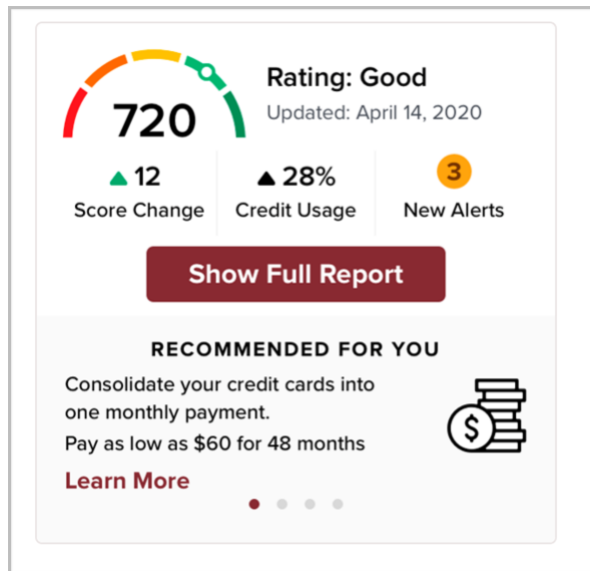


### Money-Saving Offers

Qualify for best rates on new loans, credit cards, or refs based on your credit score.

## Credit Score in Online Banking

Users first see their credit score in their online banking dashboard page. The SavvyMoney widget displays their score, summary of key changes and links to their full report and offers:




## Credit Score

Credit Score is the main page users see when they enter the Credit Score solution. The following is displayed on that page:

- TransUnion Vantage 3.0 Credit Score (Ranges between 300-850)
- Rating between Excellent to Deficient
- Date score last updated on
- Refresh Score button, which allows user to refresh the report as frequently as once a day. We will automatically refresh the score at least once every month.
- Sub-navigation to score analysis and report card, full credit report, and the simulator.
- A stacked score tracker to view historical relationship between score and credit factors like usage, payment history and opening of new accounts. Users can view score history for 6 months, 1 year, or 2 years.

**Main Navigation**

Credit Score & Report    Loans & Offers    Alerts    Resources



Rating: **Good** ⓘ  
Updated: January 27, 2021  
VantageScore 3.0 from TransUnion  
[Refresh Score](#) ↻

**RECOMMENDED FOR YOU**

Save on your existing car loan  
**\$1,483 Interest Savings / 36 months**

[Learn More](#)

**Sub - Navigation**

Score Analysis    Credit Report    Score Simulator

**Score Rating**    **Grade A**

**Good**

This score represents your creditworthiness. To determine your score, banks and credit bureaus...

**Payment History**    **Grade A**

**100% On Time**

You are doing a great job with paying your bills on time. This helps your score significantly.

**Credit Usage**    **Grade C**

**76%**

It looks like you've used a lot of your available credit. Once you start paying off your debt you will see this...

**Scroll down to view the stacked score tracker**

**Account Mix**    **Grade A**

**17 Accounts**

You have a good mix of revolving accounts and installment loans.

**Credit Age**    **Grade A**

**15 Years 11 Months**

You have built your credit history over a long period of time. This is good for your score.

**Inquiries**    **Grade A**

**3 Inquiries**

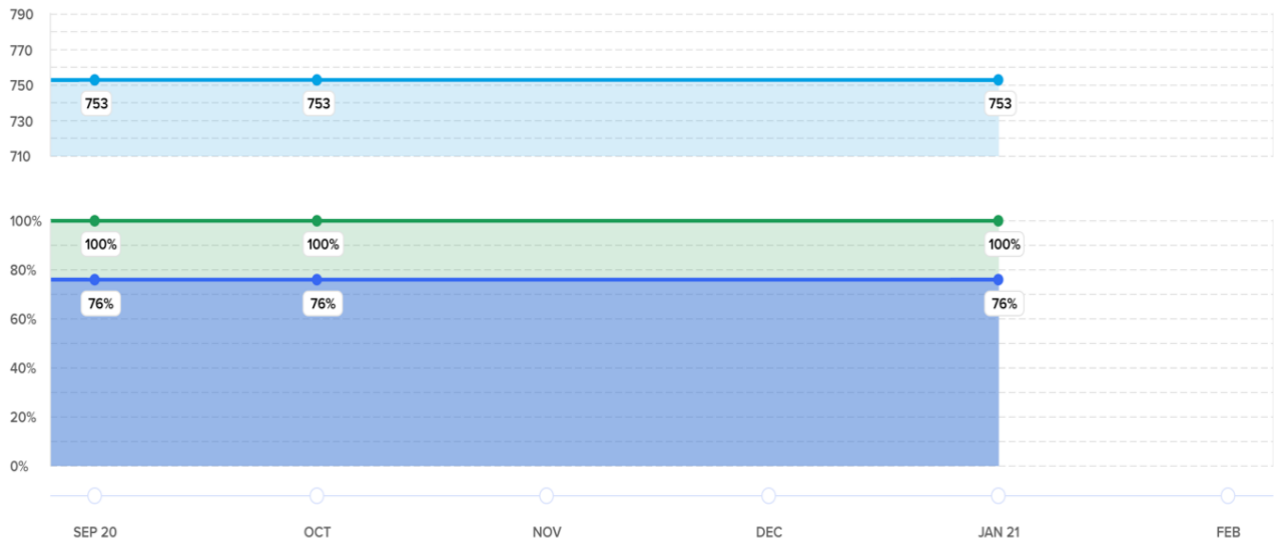
There are no new inquiries or accounts on your credit report, which is why you have a good grade.

Select a term

### Credit Score Events

● SCORE HISTORY ● PAYMENT HISTORY ● CREDIT USAGE

6M 1Y 2Y



## Score Rating

Score Analysis provides details about how to understand the score rating, and recommended actions that help improve the score rating. Credit scores are driven by 6 key factors, and the score analysis includes a deep dive into each factor.

- Score rating has 5 tiers from Excellent to Deficient.
- Each subsequent tab shows a grading for the factor from A to D, A being a very good grade, and grade D requiring improvement.
- Visual presentations of factors, along with recommended actions, breaks down understanding what is impacting scores and simplifies understanding steps that can help make progress.

The screenshot displays the 'Credit Score & Report' section of the SavvyMoney interface. It features a navigation bar with tabs for 'Score Rating', 'Payment History', 'Credit Usage', 'Account Mix', 'Credit Age', and 'Inquiries'. The 'Score Rating' tab is active, showing a 'Score Rating: Good' and a score of 753. A progress bar indicates the score is 28 points away from an 'Excellent' rating of 850. Recommended actions are listed below the score, and a 'Credit Score Simulator' feature is highlighted at the bottom.

**Credit Score & Report**      Loans & Offers      Alerts      Resources

← Back      **Score Rating**      Payment History      Credit Usage      Account Mix      Credit Age      Inquiries

**Score Rating: Good**

This score represents your creditworthiness. To determine your score, banks and credit bureaus examine various aspects of your credit and debt history.

Banks use your credit to determine whether to lend to you and to determine interest rates on your loans.

**Recommended Actions**

- + Total of all balances on bankcard or revolving accounts is not too high.
- + There are no or only a few recent delinquencies on your accounts.
- + There are few or no installment accounts with delinquent or derogatory payment status.
- + Balances on bankcard or revolving accounts are not too high compared to limits.

**28 Points** away from an Excellent rating!

GOOD      EXCELLENT

660      780      850

Your Score: 753

Click to navigate to next visual

Click to Access Credit Score Simulator Feature

**Credit Score Simulator**  
See how improving your rating impacts your credit score. [Learn More](#)

Credit Score tracker presents the user's score history up to 2 years in a chart.

**Credit Score & Report**    Loans & Offers    Alerts    Resources

← Back    **Score Rating**    Payment History    Credit Usage    Account Mix    Credit Age    Inquiries

**Score Rating: Good**

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- + Balances on bankcard or revolving accounts are not too high compared to limits.

**Credit Score History**

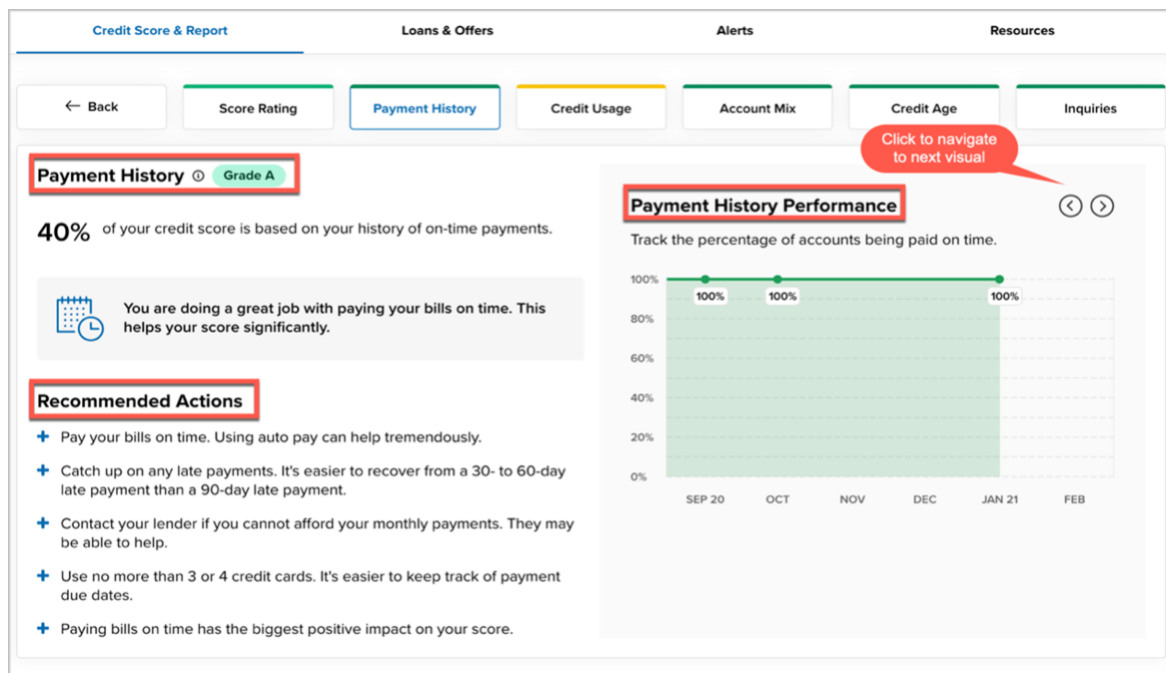
Month	Score
SEP 20	753
OCT	753
NOV	
DEC	
JAN 21	753
FEB	

**Credit Score Simulator**  
See how improving your rating impacts your credit score. [Learn More](#)

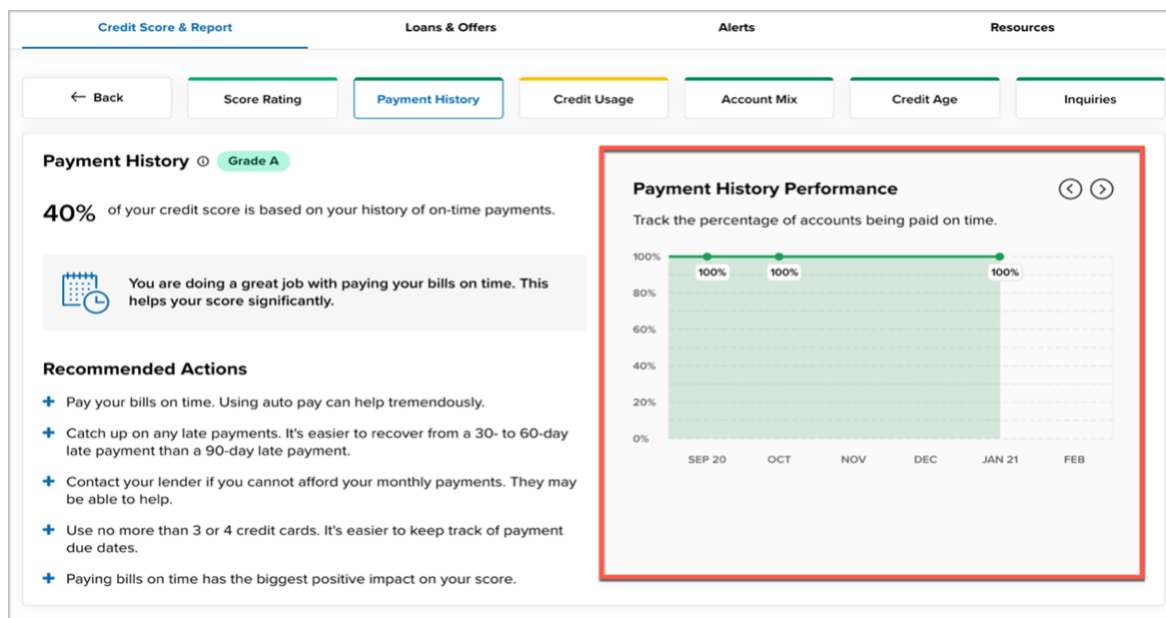
## Payment History

Payment history grade is based on timely payments on all debt accounts for at least 48 months,

including collections. Users' payment history grade is also impacted by presence of bankruptcies or other public records on their file.

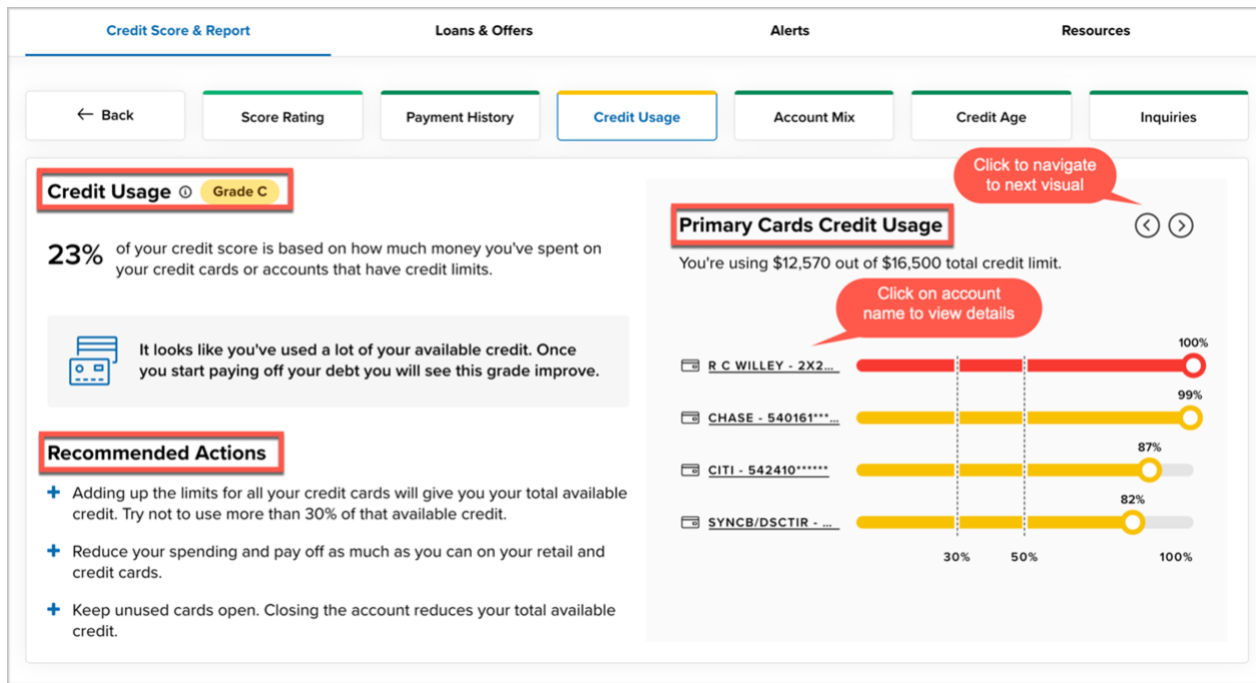


Payment History tracker presents the user's history of timely payments up to 2 years in a chart.

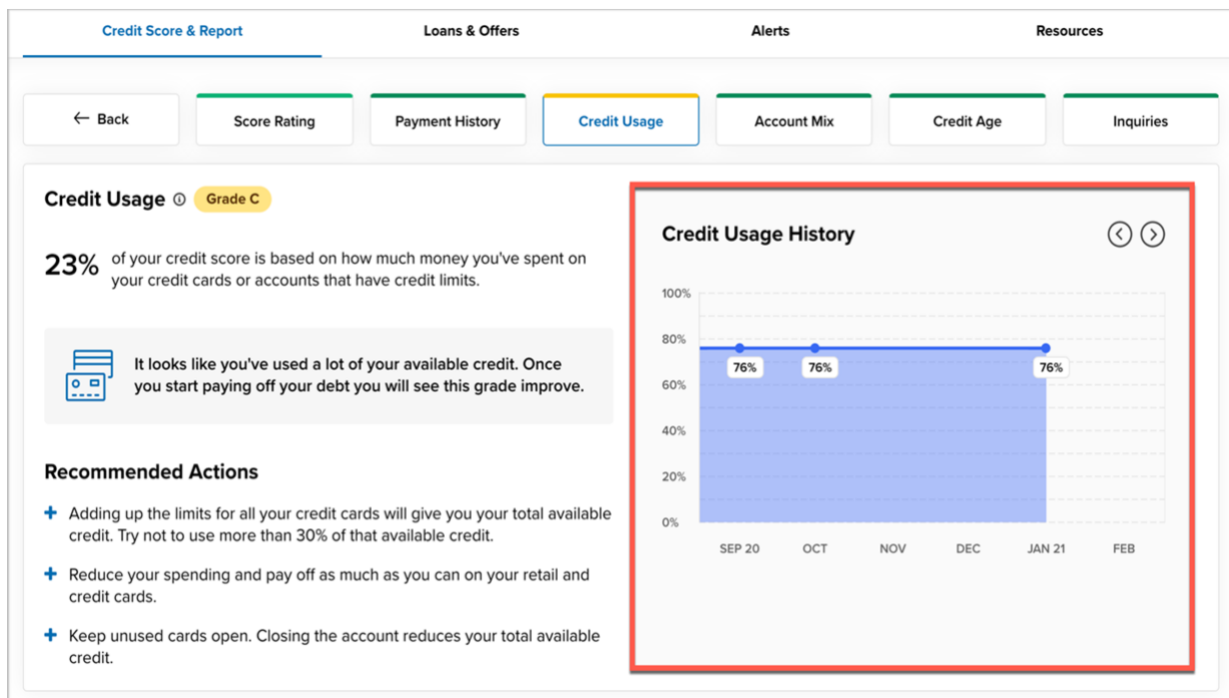


## Credit Usage

Credit usage grade is based on the ratio of balances the user carries on their revolving accounts compared with their credit limits. A 30% or lower usage ratio gives the best grade.

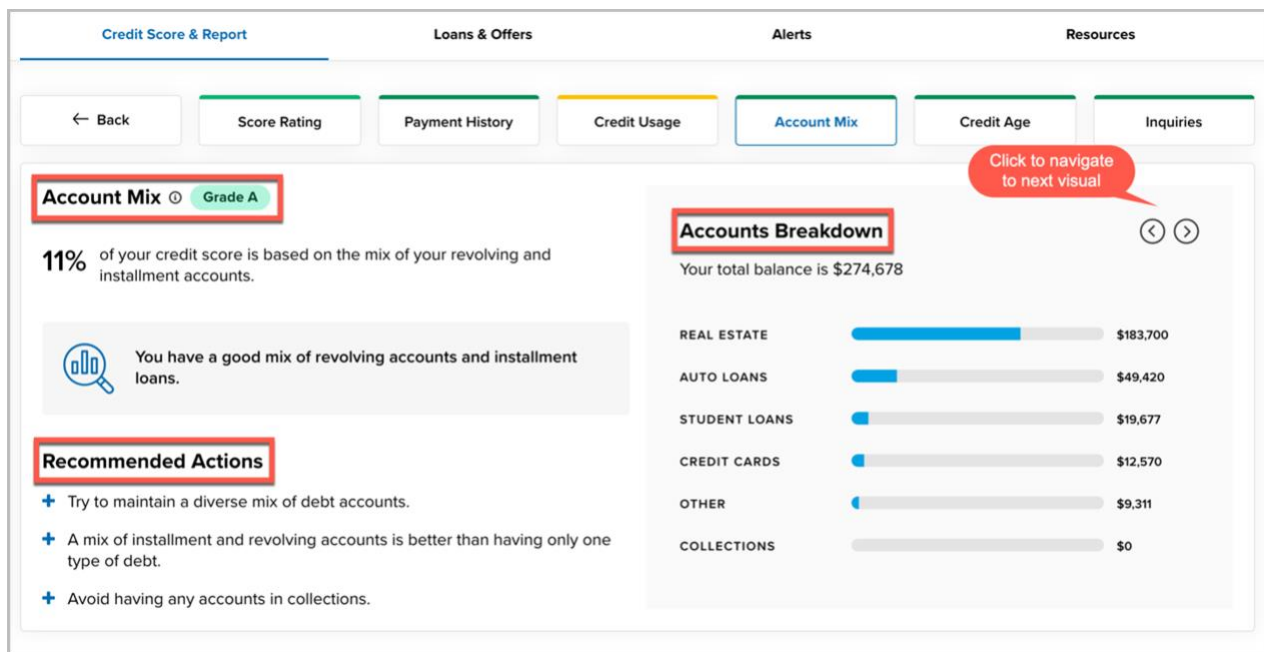


Credit Usage tracker presents the user's usage ratio up to 2 years in a chart.

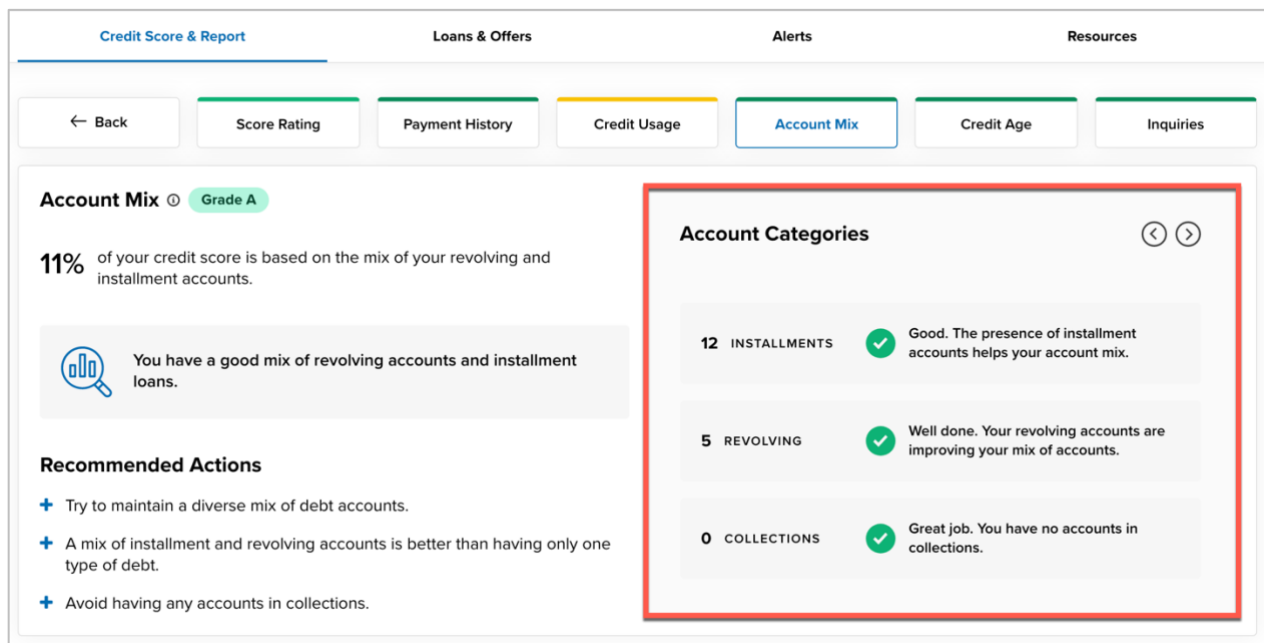


## Account Mix

A good mix of installment and revolving accounts on file are important for an excellent score. This factor shows the different types of accounts that are considered in an account mix. It also highlights that having collections accounts can be detrimental to your score for a long time.



This visual presentation breaks down users' accounts in categories that help explain what categories constitute an account mix.



## Credit Age


Credit Age is simply the age of the oldest open account on the user's file. Both the account age and the average account age are considered important in calculating the grade for this factor.

Credit Score & Report      Loans & Offers      Alerts      Resources

← Back      Score Rating      Payment History      Credit Usage      Account Mix      **Credit Age**      Inquiries

**Credit Age** Grade A

21% of your credit score is based on credit age.


 You have built your credit history over a long period of time. This is good for your score.

**Recommended Actions**

- + The longer your credit history the better.
- + Have patience and keep accounts in good standing. Your score will keep getting better over time.
- + Keep your credit cards open, especially cards you've had a long time. Long-term stability helps raise your score.

**Oldest account vs average age of credit**

13 Yrs. 2 Mos. is the age of your oldest account.

 **US BANK - 5X0X7\*\*\*\*** Click on account name to view details  
Open since: November 30, 2007

8 Yrs. 1 Mo. is your average age of credit.  
Based on 17 open accounts.

## Inquiries


Inquiries on file indicate users are in the market for new loans. Large number of inquiries that are very recent can have a negative impact on the score. We display all the inquiries on file in the past 2 years.

**Credit Score & Report**      **Loans & Offers**      **Alerts** ●      **Resources**

← Back      Score Rating      Payment History      Credit Usage      Account Mix      Credit Age      Inquiries

**Inquiries** Ⓞ **Grade A**

**5%** of your credit is based on the number of recently opened credit accounts and credit inquiries.




 There are no new inquiries or accounts on your credit report, which is why you have a good grade.

**Recommended Actions**

- + When shopping for a mortgage or auto loan, understand that each application will be counted as an inquiry.
- + Do not open too many new accounts in a short span. This will allow your score to recover from any drop due to a hard inquiry.

**Your Recent Inquiries**

Inquiries stay in your credit report for two years.

 CBNA	Reported on: March 14, 2015
 CBNA	Reported on: January 26, 2015
 HENDERSON NI	Reported on: June 21, 2014


Click on account to view inquiry details

## Credit Report

We make the full credit report records available to the users. The reports include:

- Current and original balance on accounts
- Credit limits for revolving accounts
- Loan types - Real Estate, Auto Loans, Student Loans, Credit Cards etc.
- Detailed payment history for up to 48 months
- Collections
- Inquiries
- Public Records
- Summary of Personal Information
- Dispute Report option

1 **Credit Score & Report**
Loans & Offers
Alerts
Resources



Rating: **Good** ⓘ

Updated: January 27, 2021

VantageScore 3.0 from **TransUnion**

Next update will be available in 12 hours

**RECOMMENDED FOR YOU**

Consolidate your credit cards into one monthly payment

**Pay as low as \$246/mo. For 60 months**

[Learn More](#)

Score Analysis
2 **Credit Report**
Score Simulator

**SUMMARY** [Download Report](#)

Open Accounts	Total Balances	Monthly Payments	Delinquent	Derogatory	Inquiries
17	\$274,678	\$2,818	0	0	3

**CREDIT CARDS** 3

<p><b>CHASE - 540161*****</b></p> <p>Last updated May 08, 2015</p>	<p>You're using 99% of your \$7,800 Credit Limit</p>	<p>Current Balance</p> <p><b>\$7,718</b> ▼</p>
<p><b>CITI - 542410*****</b></p> <p>Last updated April 25, 2015</p>	<p>You're using 87% of your \$3,200 Credit Limit</p>	<p>Current Balance</p> <p><b>\$2,797</b> ▼</p>
<p><b>SYNCB/DSCTIR - 601917*****</b></p> <p>Last updated April 29, 2015</p>	<p>You're using 82% of your \$1,500 Credit Limit</p>	<p>Current Balance</p> <p><b>\$1,224</b> ▼</p>

Detailed information about each of the debt accounts includes:

- Account status – Open or closed
- Visual presentation of current usage %
- Payment history for up to past 48 months. The older a late payment, the less its impact on the credit score.

Credit Score & Report
Loans & Offers
Alerts ●
Resources

**CREDIT CARDS**

**CHASE - 540161\*\*\*\*\*** Current Balance **\$7,718** ▲

Last updated May 08, 2015 You're using 99% of your \$7,800 Credit Limit

**Account Details** OPEN

Account Type **Credit Card**

Credit Type **Revolving**

Open Since **November 08, 2011**

Ownership **Individual**

Current Balance **\$7,718**


Highest Balance **\$7,873**

Credit Limit **\$7,800**

Monthly Payment **\$129**

**Account Credit usage**

You are using \$7,718 out of your \$7,800 Credit Limit.



\$0 Credit Limit: \$7,800

**Payment Details**

Last statement **April 08, 2015**

Last payment **April 25, 2015**

Payment status **Current**

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
	-	-	-	-	-	-	-	-	-	-	-	-	2011
	●	●	●	●	●	●	●	●	●	●	●	●	2012
	●	●	●	●	●	●	●	●	●	●	●	●	2013
	●	●	●	●	●	●	●	●	●	●	●	●	2014
	●	●	●	●	-	-	-	-	-	-	-	-	2015

● On time payment - N/A

## Credit Report - Inquiries & Public Records

Inquiries and Public Records -- Information about any activity for inquiries and public records.

Credit Score & Report	Loans & Offers	Alerts ●	Resources
INQUIRIES ⓘ			
<b>CBNA</b> Reported on March 14, 2015			
<b>CBNA</b> Reported on January 26, 2015			
<b>HENDERSON NI</b> Reported on June 21, 2014			

## Credit Report – Personal Details

[Credit Score & Report](#)   [Loans & Offers](#)   [Alerts](#)   [Resources](#)

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**HENDERSON NI**  
Reported on June 21, 2014

**PUBLIC RECORDS** ⓘ

You have no public records

**PERSONAL DETAILS**

Name:	TEST USER
Current address:	290 2000 E N, SAINT GEORGE, UT, 84790
Previous addresses:	3123 PO BOX 3123, COLORADO CITY, AZ, 86021 209 2000 E N, SAINT GEORGE, UT, 84790
Date of birth:	December 31, 1979
Employer:	EMPLOYER X

## Dispute

If user sees an error on their file, they can file a dispute with TransUnion.

User will need to Create an account with Transunion to start the dispute as well as to track any pending disputes they already have.

**See any errors?**  
If you find any inaccuracies in your report, it is fast and easy to dispute them with TransUnion.

[Start a Dispute](#)

Click to go to TransUnion's Dispute page

## Score Simulator

Click on the **Score Simulator** panel.

End user can select from drop-down menus, enter data and see potential score change in real-time such as paying off balances or applying for new credit.

**Manage Payment Activity:** Select number of months on missed payment and on time payment to see potential impact on credit score.

**Manage Your Balances:** Select how much you are paying down (or paying off) on your credit cards to see potential impact on credit score.

Please keep in mind these do not include closing any paid off accounts.

**Apply for New Credit:** Select loan type on new credit card to see potential impact on score

Please keep in mind this simulation includes an inquiry for that application automatically.

**Disclaimer:** The simulations are hypothetical; they do not predict or guarantee that your actual score will rise or drop to the simulated score, nor do they guarantee that you will be approved or rejected for credit by any financial institution. Entering data into the Simulator does not affect your actual score.

**1 Credit Score & Report**      Loans & Offers      Alerts      Resources

Rating: **Good** ⓘ  
 Updated: January 27, 2021  
 VantageScore 3.0 from TransUnion  
[Refresh Score](#) ⓘ

**RECOMMENDED FOR YOU**  
 Transfer your credit card balances!  
**\$1,064 Interest Savings / 6 months**  
[Learn More](#)

Score Analysis      Credit Report      **2 Score Simulator**

**Simulate Your Credit Score**  
 Use the credit simulator to see what happens to your score if you were to take certain actions:

**CURRENT SCORE**      **SIMULATED SCORE**

753      [Atom Icon]

**Apply for New Credit** ⓘ

Get a new loan      Loan Type ▼      e.g. \$10,000      -      +

Get a new credit card with a credit limit of      \$0      -      +

Transfer credit card balances to a new card      \$0      -      +

Inquiry on file from a credit card application       NO

Credit Score & Report      Loans & Offers      Alerts      Resources

**Simulate Your Credit Score**  
Use the credit simulator to see what happens to your score if you were to take certain actions:

CURRENT SCORE: 753 (300-850 scale)

SIMULATED SCORE: [Atom icon] (300-850 scale)

**Manage Your Balances**

- Increase balance on credit cards: \$0
- Raise your credit limit on credit cards: \$0
- Pay down balances on credit cards: \$0
- Pay off all credit card balances:  NO
- Close the oldest credit card:  NO

Credit Score & Report      Loans & Offers      Alerts      Resources

**Simulate Your Credit Score**  
Use the credit simulator to see what happens to your score if you were to take certain actions:

CURRENT SCORE: 753 (300-850 scale)

SIMULATED SCORE: [Atom icon] (300-850 scale)

**Apply for New Credit**

- Get a new loan: Loan Type [v] e.g. \$10,000
- Get a new credit card with a credit limit of: \$0
- Transfer credit card balances to a new card: \$0
- Inquiry on file from a credit card application:  NO

↑ After editing the fields below, notice a change in Simulated Score

Credit Score & Report      Loans & Offers      Alerts      Resources

**Simulate Your Credit Score**  
Use the credit simulator to see what happens to your score if you were to take certain actions:

CURRENT SCORE: 753 (300-850 scale)

SIMULATED SCORE: [Atom icon] (300-850 scale)

Close the oldest credit card:  NO

**Manage Payment Activity**

- Miss a monthly payment: Select [v] 1 mo. 2 mo. 3 mo.
- Make on-time payments for: [ - ] 0 [ + ]

## Loans & Offers

The navigation menu can be customized to include specific pages for FI based on products they wish to promote, such as credit cards and instalment loans. The FI can orchestrate this offer configuration directly with SavvyMoney for:

- Credit Card Offers
- Auto, Personal, Home, or Student Loans

## Recommended Section

Highlights personalized offers that are prioritized for each loan category.

The screenshot displays the 'Loans & Offers' section of the SavvyMoney interface. At the top, there is a navigation bar with four tabs: 'Credit Score & Report', 'Loans & Offers' (highlighted with a red '1'), 'Alerts', and 'Resources'. Below the navigation bar is a horizontal menu with seven categories: 'Recommended' (highlighted with a red '2'), 'Credit Cards', 'Auto Loans', 'Personal Loans', 'Student Loans', 'Home Loans', and 'Other Offers'. Each category has a corresponding icon. Below the menu, a heading reads 'Test, these are the top offers that we recommend for you!'. There are four offer cards arranged in a 2x2 grid:

- Auto Loan:** 'Save on your existing car loan'. Interest Savings / 36 months. Amount: \$1,483. Includes a red callout bubble: 'Click to navigate to specific offers' and a 'Learn more' button.
- Visa Credit Card:** 'Transfer your credit card balances!'. Interest Savings / 6 months. Amount: \$1,064. Includes a 'Learn more' button.
- Student loan:** 'Simplify and save with our student loan refi'. Interest Savings / 60 months. Amount: \$8,327. Includes a 'Learn more' button.
- Personal Loan:** 'Consolidate your credit cards into one monthly payment'. Pay as low as \$246/mo. for 60 months. Includes a 'Learn more' button.

# Credit Cards Section

Credit Score & Report
1 Loans & Offers
Alerts
Resources

⊕  
Recommended

2  
Credit Cards

🚗  
Auto Loans

💰  
Personal Loans

🎓  
Student Loans

🏠  
Home Loans

💵  
Other Offers

## Balance Transfer

Need to consolidate debt from higher-rate credit cards? Q2 SDK Demo's low-interest credit card is for you!

✎ **Your APR is Estimated** ✕

We have estimated the interest rates you are paying on your accounts.  
You can edit the APRs below for better savings recommendations.


Summary of 4/4 Selected Cards

Average APR on cards

**17.36%**

Total Cards Balance

**\$12,570**

	Current		New		You Save
 <b>Visa Credit Card</b>	<b>17.36%</b> <small>APR</small>	↓	<b>0.00%</b> <small>APR*</small>	↓	<b>17.36%</b> <small>APR Savings</small>
	<b>\$1,064</b> <small>Interest Cost Over 6 Months</small>	↓	<b>\$0</b> <small>Interest Cost Over 6 Months</small>	↓	<b>\$1,064</b> <small>Interest Savings Over 6 Months</small>

**Apply Now**

Directs you to application outside of SavvyMoney

# Personal Loans Section

Credit Score & Report **1** Loans & Offers Alerts Resources

Recommended Credit Cards Auto Loans **Personal Loans** Student Loans Home Loans Other Offers

**2** New Personal Loans Debt Consolidation

Get the funds you need with simple financing terms that fit your budget. Whether you're looking to consolidate debt, finance a home improvement, cover unexpected expenses or treat yourself to a much-needed vacation, we can help.

### Calculate Monthly Payment

Loan Amount: \$10,000 [ - ] [ + ]    Loan Term: 60 months [ v ]

Loan Term	APR*	Monthly Payment	
60 months	6.50%	\$196/month	<a href="#">Apply Now</a>

### Compare Your Options

Loan Amount: \$10,000 [ - ] [ + ]

Loan Term	APR*	Monthly Payment	
60 months	6.50%	\$196	<a href="#">Apply Now</a>

**Directs you to application page outside SavvyMoney**

# Auto Loans Section

The screenshot displays the 'Auto Loans' section of the SavvyMoney website. At the top, there are navigation tabs: 'Credit Score & Report', 'Loans & Offers' (selected), 'Alerts', and 'Resources'. Below these are icons for various loan types: Recommended, Credit Cards, Auto Loans (highlighted), Personal Loans, Student Loans, Home Loans, and Other Offers.

The main content area is divided into 'New Auto Loans' and 'Refinance Auto Loans'. Under 'New Auto Loans', there is a calculator section titled 'Calculate Monthly Payment'. It includes input fields for 'Vehicle' (New/Used), 'Loan Amount' (\$25,000), and 'Loan Term' (36 months). Below the inputs, a table shows the calculated results:

Loan Term	APR*	Monthly Payment	Action
36 months	1.99%	\$716/month	<a href="#">Apply Now</a>

A red callout bubble points to the 'Apply Now' button, stating: 'Directs you to application page outside of SavvyMoney'.

Below the calculator is a 'Compare Your Options' section with two rows of loan options:

Loan Term	APR*	Monthly Payment	Action
36 months	1.99%	\$716	<a href="#">Apply Now</a>
48 months	2.99%	\$553	<a href="#">Apply Now</a>







Expanded View of Summary of Selected Accounts

low-rate payments can be a great way to save on interest and get out of debt faster.

**Your APR is Estimated**

We have estimated the interest rates you are paying on your accounts. You can edit the APRs below for better savings recommendations.

Select Account to Refinance

Accounts	Remaining Balance	Remaining Term	APR	Monthly Payment	Total Cost
<input checked="" type="checkbox"/> FED LOAN SRV	\$927	120 months	8.50% 	\$11	\$1,379
<input checked="" type="checkbox"/> FED LOAN SRV	\$1,000	120 months	8.50% 	\$12	\$1,488
<input checked="" type="checkbox"/> FEDLOAN	\$5,500	120 months	8.50% 	\$68	\$8,183
<input checked="" type="checkbox"/> FEDLOAN	\$5,500	120 months	8.50% 	\$68	\$8,183
<input checked="" type="checkbox"/> FEDLOAN	\$2,250	120 months	8.50% 	\$28	\$3,348
<input checked="" type="checkbox"/> UHEAA/SBR CO	\$4,500	120 months	8.50% 	\$56	\$6,695
Summary of 6/6 Selected Accounts	Total Balance \$19,677	Maximum Term 120 months	Average APR 8.50%	Monthly Payment \$244	Total Cost \$29,275

Select or Deselect Account

User can edit APR value

Credit Score & Report      **Loans & Offers**      Alerts      Resources

Selected Accounts      \$19,677      120 months      8.50%      \$244      \$29,275

### Your Savings


Selected Accounts      Loan Amount      **Loan Term**      [Reset](#) to Remaining term on the selected loan.

6 Accounts Selected      \$19,677      120 months

Current	New		You Save
8.50% APR	3.40% APR*	↓	5.10% APR Savings
\$244 Monthly Payment	\$194 Monthly Payment	↓	\$50 Monthly Savings
\$29,275 Interest Cost Over 120 Months	\$23,239 Interest Cost Over 120 Months	↓	\$6,036 Interest Savings Over 120 Months

[Apply Now](#)

Directs you to application page outside SavvyMoney

 By making fixed payments of \$194, it will take you 120 months to pay off your selected student loans, and you will save about \$6,036 in interest.

Credit Score & Report      **Loans & Offers**      Alerts ●      Resources

### Compare Your Options

#### Fixed Rate Loans

Loan Term	APR*	Monthly Payment	Monthly Savings	Interest Savings	
60 months	3.49%	\$358	-\$114	\$7,803	<a href="#">Apply Now</a>
120 months	4.59%	\$205	\$39	\$4,701	<a href="#">Apply Now</a>
180 months	4.99%	\$156	\$88	\$1,285	<a href="#">Apply Now</a>

Credit Score & Report		Loans & Offers		Alerts ●	Resources
120 months	4.59%	\$205	\$39	\$4,701	<a href="#">Apply Now</a>
Loan Term	APR*	Monthly Payment	Monthly Savings	Interest Savings	<a href="#">Apply Now</a>
180 months	4.99%	\$156	\$88	\$1,285	
<b>Variable Rate Loans</b>					
Loan Term	APR*	Monthly Payment	Monthly Savings	Interest Savings	<a href="#">Apply Now</a>
60 months	2.49%	\$349	-\$105	\$8,327	
Loan Term	APR*	Monthly Payment	Monthly Savings	Interest Savings	<a href="#">Apply Now</a>
120 months	3.40%	\$194	\$50	\$6,036	
Loan Term	APR*	Monthly Payment	Monthly Savings	Interest Savings	<a href="#">Apply Now</a>
180 months	3.74%	\$143	\$101	\$3,535	


# Home Loans

Credit Score & Report      **1** Loans & Offers      Alerts      Resources

Recommended    Credit Cards    Auto Loans    Personal Loans    Student Loans    **2** Home Loans    Other Offers

### We found you refinance options!

Based on the information provided, we recommend the following refinance options for you.

 <b>WFHM</b>	Current Balance <b>\$133,923</b>	Interest Rate <b>6.62%</b>	Monthly Payment <b>\$872 (Excludes Escrow)</b>	^
Property Address <b>290 2000 E N, SAINT GEORGE, UT, 84790</b>	Property Value <b>\$250,000</b>	Loan Type <b>Fixed Rate</b>	<a href="#">Edit Details</a>	


## Other Offers

Credit Score & Report      **1** Loans & Offers      Alerts      Resources

Recommended    Credit Cards    Auto Loans    Personal Loans    Student Loans    Home Loans    **2** Other Offers

### Other Offers

You've got better things to do, let us help you manage your financial life with other great convenient offers.




**Recreational Vehicle Loans**

If traveling across the country in your very own RV is on your bucket list, then let First Commerce help finance your RV and get you on the road to exploration.

- Financing up to 100% of purchase price (including tax, title and licensing)
- Flexible terms up to 15 years
- Competitive rates
- Fast local approval

**Directs you to application page outside SavvyMoney**

Apply Now



**Motorcycle Loans**

We offer great rates, flexible terms and low monthly payments so you can have fun and enjoy the ride!

- Competitively low rates for all types of motorcycles
- Budget friendly repayment terms
- Great member service from our experienced lending team

Apply Now

## Alerts

End user can click on **Alerts** on the navigation menu to see all credit alerts. For example, score change, rating change, missed payments, credit usage change, along with all monitoring and fraud alerts like new inquiries and new account openings.

The screenshot shows the 'Alerts' section of the SavvyMoney interface. At the top, there is a navigation bar with four tabs: 'Credit Score & Report', 'Loans & Offers', 'Alerts' (which is selected and underlined), and 'Resources'. Below the navigation bar, the main heading is 'Here's What Has Changed', followed by a sub-heading: 'See what changed on your score and learn how you can improve your financial wellness.' There are three alert cards listed for January 2021:

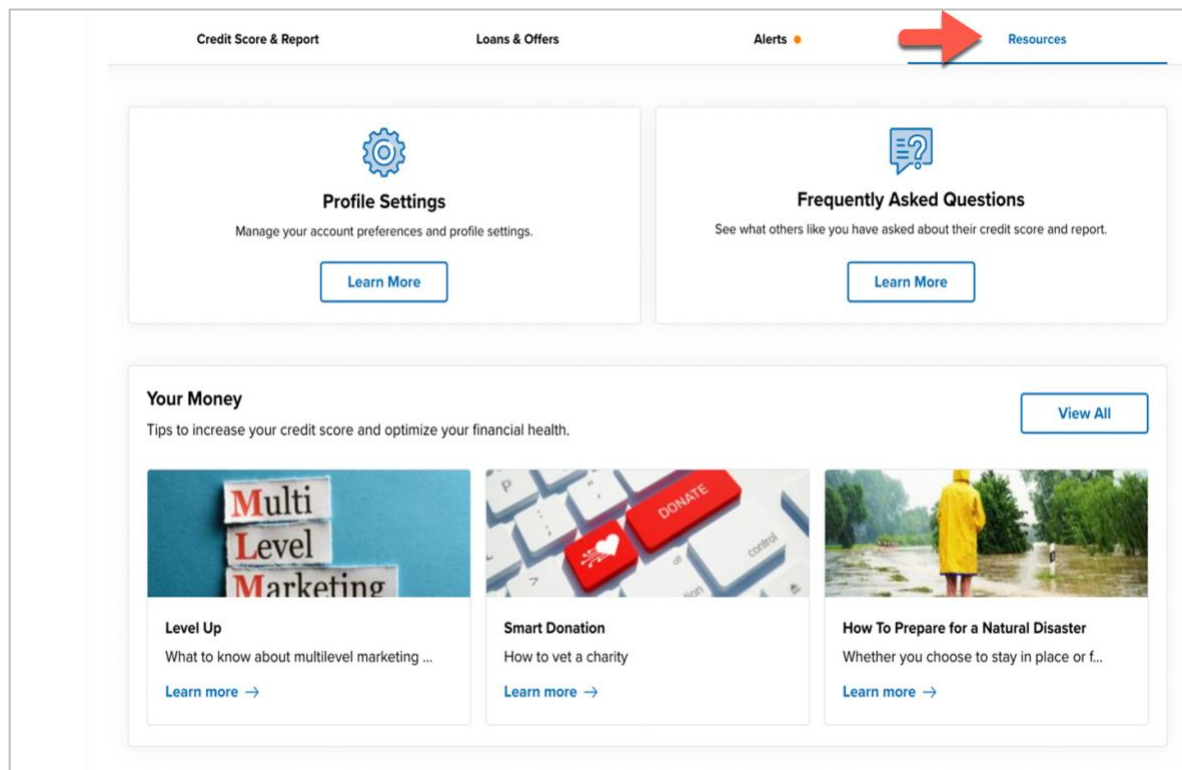
- Payment History:** You have made regular payments on 17 of your accounts. Making on-time payments impacts 40% of your credit score. [View payment history](#)
- Credit Usage Update:** Your credit usage stayed constant at 76.18%. Keep usage below 30% for a better credit score. [View credit usage](#)
- Credit Score Update:** Your credit score has not changed this month. [View credit score](#)

A red callout bubble with a white border points to the 'View payment history' link in the first alert. The text inside the bubble reads: 'Click to view Payment History tab in Credit'.

## Resources

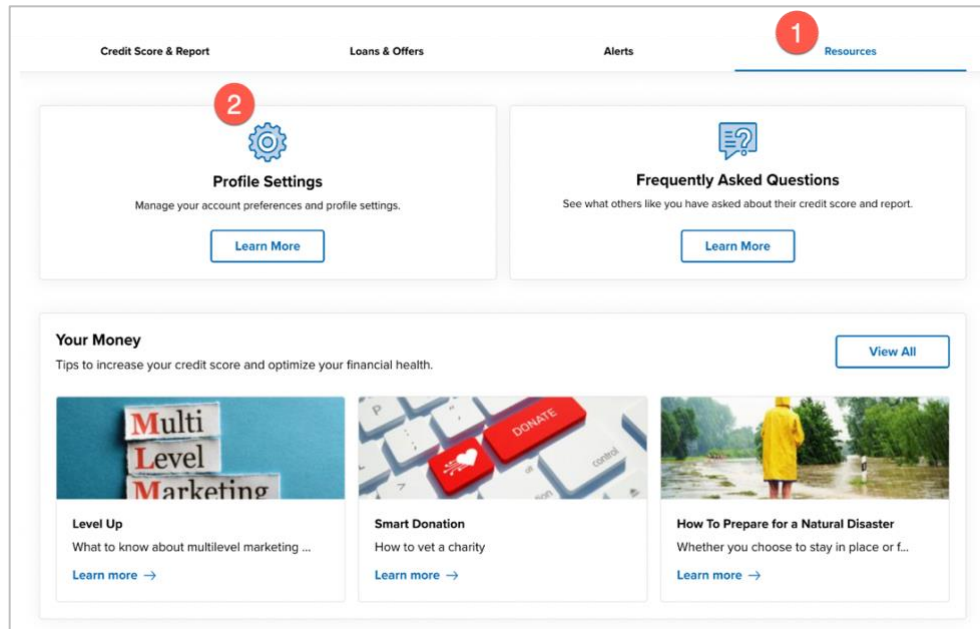
Click the **Resources** tab in the navigation menu to see the following:

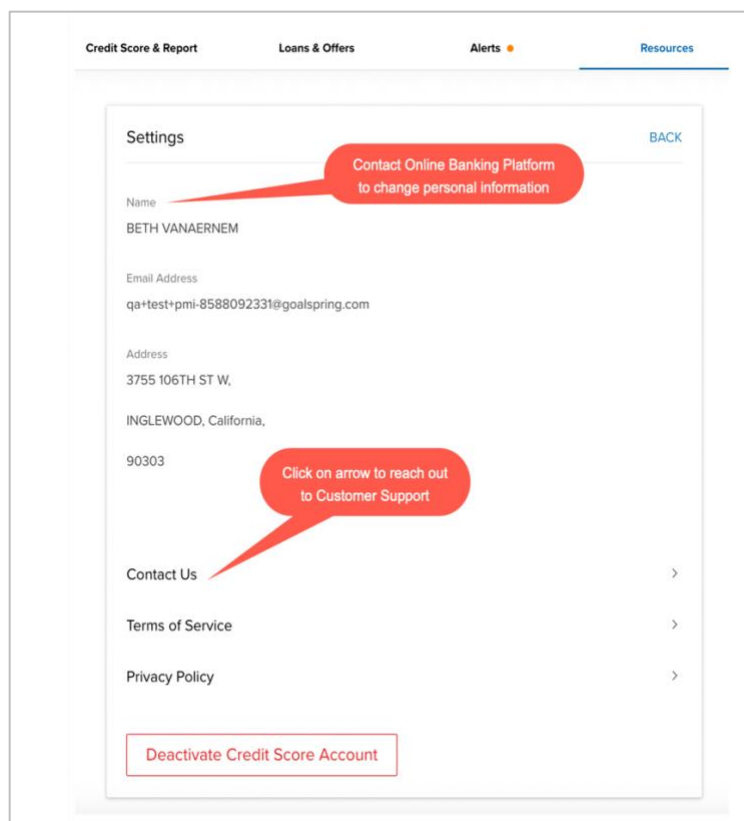
- Profile Settings
  - Users can turn on and off email subscriptions from this screen
  - Edit personal information depending on online banking customization
  - Historical alerts are saved here
- Frequently Asked Questions
  - Credit Score Drop relates questions
  - What makes up a Vantage 3.0 Credit Score
  - Contact Customer Support
- Click the **Your Money** tab to view categorized educational content. Content is provided directly by SavvyMoney with Editor in Chief Jean Chatzky.



## Profile Settings

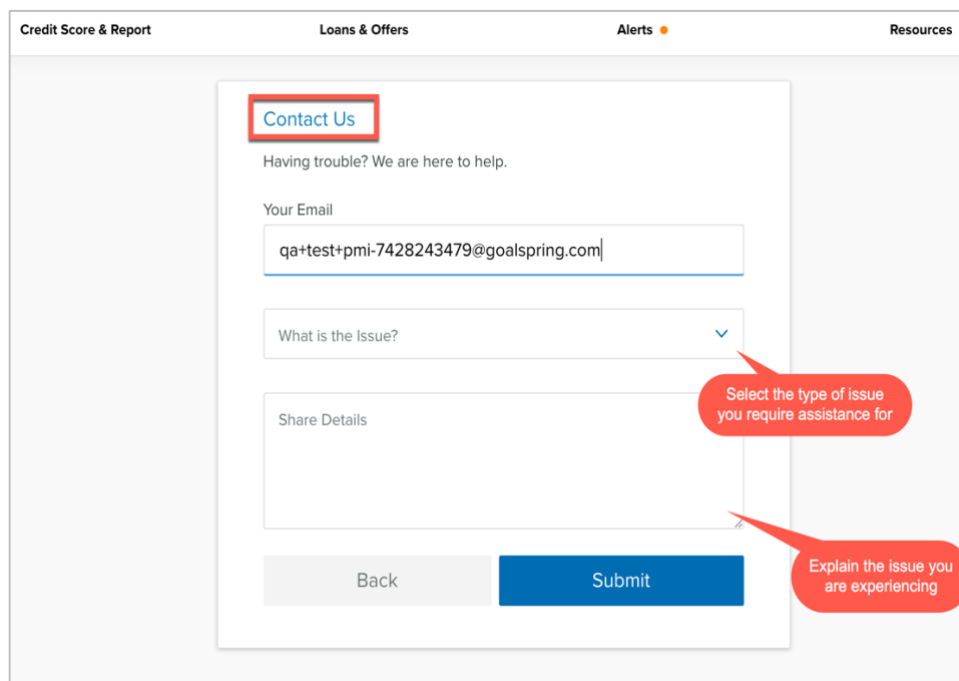
**Profile Settings panel** displays personal information such as first and last name, address, date of birth and SSN information that has been used by SavvyMoney to retrieve the users' credit report. It may be editable only through online banking.





## Customer Support

End user can click on **Contact Us** and submit a customer support ticket which are responded to within **48 hours**.



## FAQs

End user can browse through **Credit Score**, **Credit Report**, **Lending**, and **Building Score** FAQs.

[Credit Score & Report](#)      [Loans & Offers](#)      [Alerts](#)      [Resources](#)

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Frequently Asked Questions [BACK](#)

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**Credit Scores - General**

- What is a Credit Score?
- What is VantageScore?
- What does a good credit score mean to me?
- What factors influence my credit score?
- Do race, age and other, non-credit related factors affect my VantageScore credit score?

**Credit Report - General**

- What is a Credit Report?
- How can I see what is in my Credit Report?
- How do I correct my Credit Report if I think there is an error?
- Why don't my free credit reports include credit scores?

## Your Money Blog

Accessed from the Resources section, this includes a wealth of topical articles covering not just credit but a diverse range of topics related to financial health and wellbeing.

The screenshot displays the 'Resources' section of the SavvyMoney website. At the top, there is a navigation bar with tabs for 'Credit Score & Report', 'Loans & Offers', 'Alerts', and 'Resources' (which is currently selected). Below this, a secondary navigation bar lists categories: 'SavvyMoney Daily', 'Credit', 'Debt', 'Relationships', 'Saving', and 'Spending', along with a search icon. The main content area features a featured article titled 'Level Up' by Chris O'Shea, dated Oct. 23, 2020, with a 2-minute read time. The article's image shows the words 'Multi Level Marketing' on cut-out paper strips against a teal background. To the right, a 'Latest Posts' sidebar lists three articles: 'Ask First' (2 min read), 'The secret to moving the...' (4 min read), and 'Long Term Loss' (2 min read), each with a small representative image.

## Analytics

The performance of offers can be accessed, analyzed, and exported from your Financial Institution's dedicated portal provided by SavvyMoney. The analytics platform has a separate product user guide.

Contact Us

Having trouble? We are here to help.

Your Email

qa+test+pmi-7428243479@goalspring.com

What is the Issue?

Select the type of issue you require assistance for

Share Details

Explain the issue you are experiencing

Back

Submit