

# CreditSense

## And how to move the needle

FROM GENCO FEDERAL CREDIT UNION

**GENCO wants to help you understand what your Credit Score is and how it is calculated. But more importantly, to learn the financial benefits that come with having a good credit score. Using CreditSense at GENCO will give you the tools to help monitor your score and improve it to better your finances. CreditSense is a FREE service found in Online Banking. Sign in Today!**

### CREDIT SCORE & REPORT

Credit Score and Reports is your dashboard for checking in on your current credit score, and seeing what factors are contributing to that score.

### SCORE ANALYSIS

Knowing your credit score is important, but knowing how your score is calculated, and how your actions have affected it, is just as essential!

### SCORE SIMULATOR

The Score Simulator, is a great hands-on tool for visualizing how your financial decisions can impact your credit score.

### RESOURCES

Resources, gives you quick access to a variety of important account settings, and essential financial information. Plus, you'll find Credit Monitoring, which will let you access your Monitoring History, helping to keep you informed and aware.

### ALERTS

Alerts displays at-a-glance changes to your credit report. Including monthly reviews of your payment history, your credit score, and credit usage.

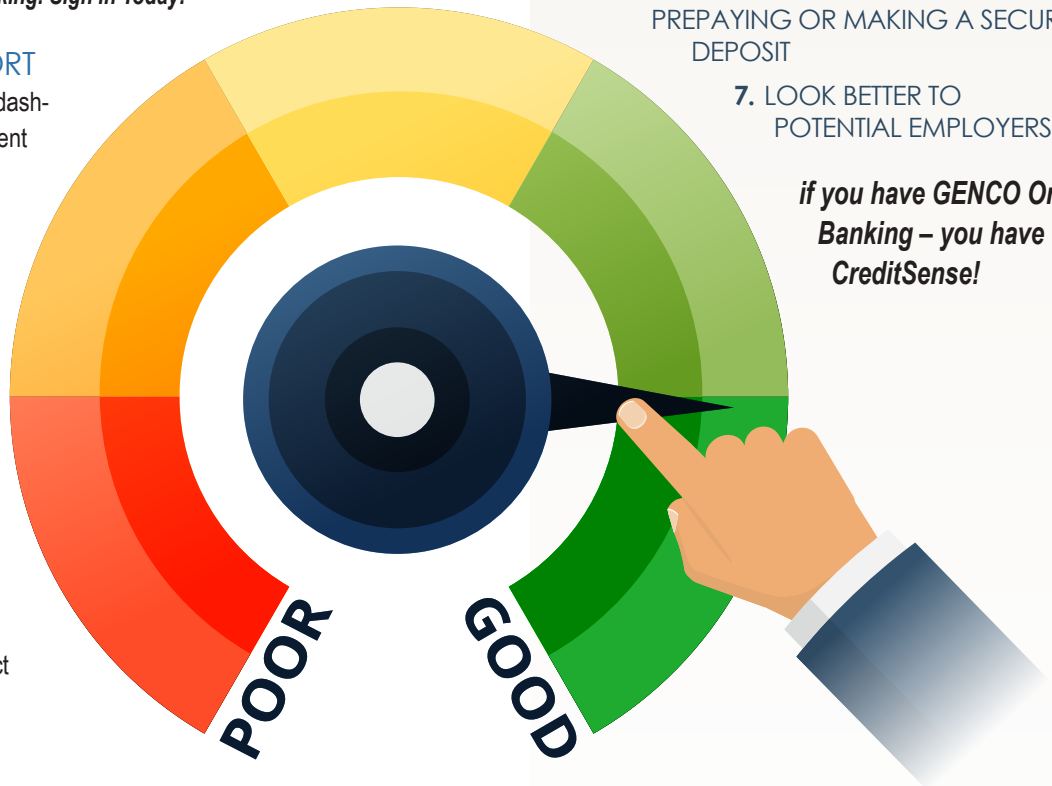
### LOANS & OFFERS

Loans and Offers is where you can see how your hard work building your credit score can pay off! You'll have access to a variety of credit-based offers made just for you! "Recommended" highlights the top offers where you might find your biggest savings.

Once you have learned the importance of GENCO's CreditSense you and can apply the lessons learned to your personal finances. Then take advantage of:

1. BETTER RATES ON CAR INSURANCE AND OTHER INSURANCE
2. QUALIFY FOR LOWER INTEREST RATES ON CREDIT CARDS
3. GET APPROVED FOR HIGHER CREDIT LIMITS ON CREDIT CARDS AND LOANS
4. HAVE MORE HOUSING OPTIONS
5. GET UTILITY SERVICES MORE EASILY
6. GET A CELL PHONE WITHOUT PREPAYING OR MAKING A SECURITY DEPOSIT
7. LOOK BETTER TO POTENTIAL EMPLOYERS

**if you have GENCO Online Banking – you have CreditSense!**



**IMPROVE YOUR CREDIT SCORE WITH GENCO!**



**GENCO**  
FEDERAL CREDIT UNION

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