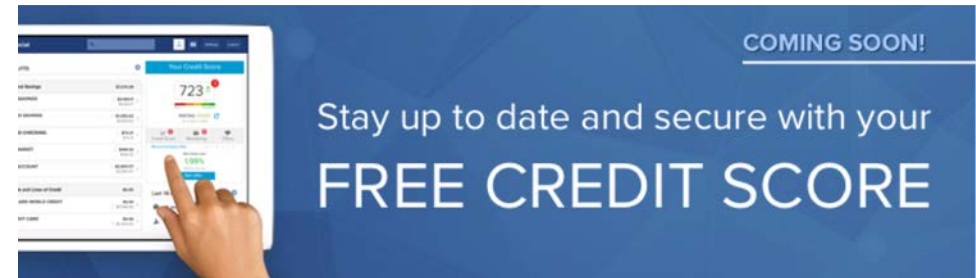
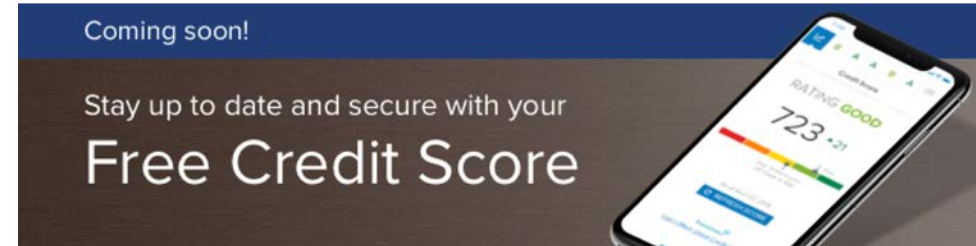


SavvyMoney Marketing Guide



Coming Soon Banner



Post Launch Banner

New! Live Now!

Stay up to date and secure with your
Free Credit Score

A smartphone displaying a credit score of 723 with a 'GOOD' rating and a green progress bar.


New! Live Now!

Stay up to date
and secure with your
FREE CREDIT SCORE

A smartphone displaying a credit score of 723 with a 'GOOD' rating and a green progress bar.

New! Live Now!

Stay up to date and secure with your
Free Credit Score

A tablet displaying a credit score of 723 with a 'GOOD' rating and a green progress bar, being held by a hand next to a cup of coffee.

New! Live Now!

Stay up to date and secure with your
Free Credit Score

A smartphone displaying a credit score of 723 with a 'GOOD' rating and a green progress bar.

Secure Log On

Login ID:


Password:

Login

[Not Enrolled? Enroll Today!](#)
[Forgot your password?](#)

powered by
savvymoney

**What's Your
Credit Score**

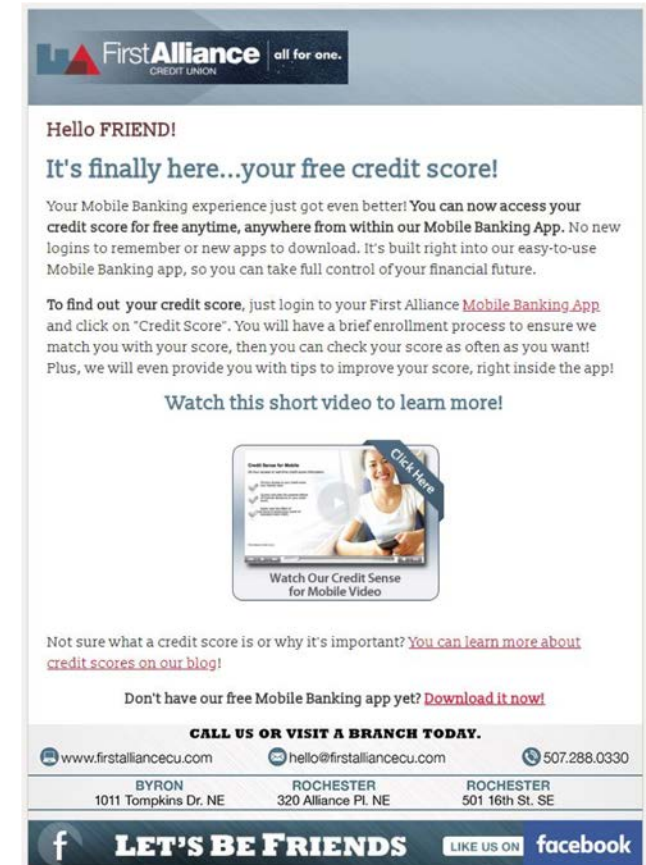
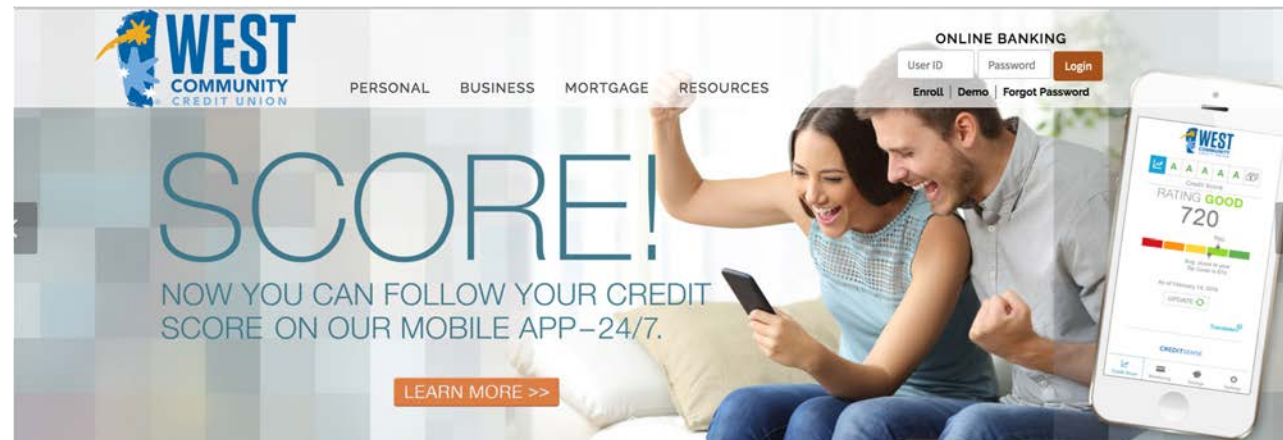
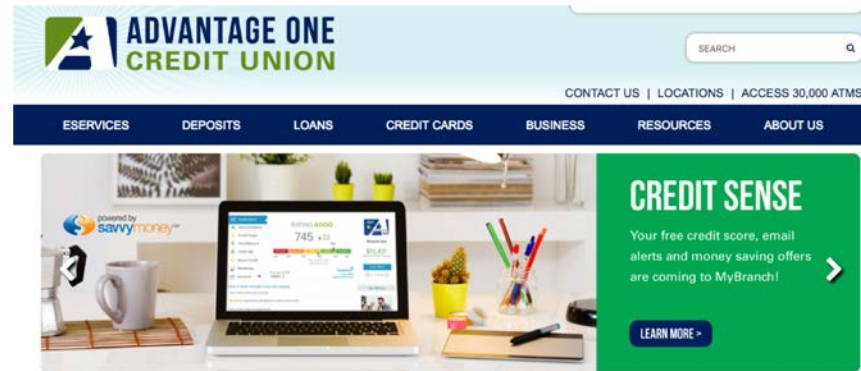
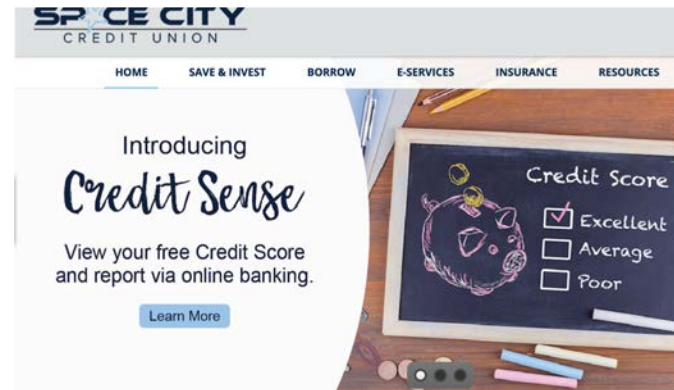
A hand holding a credit score of 723 with a 'GOOD' rating and a green progress bar.

723

Credit Sense

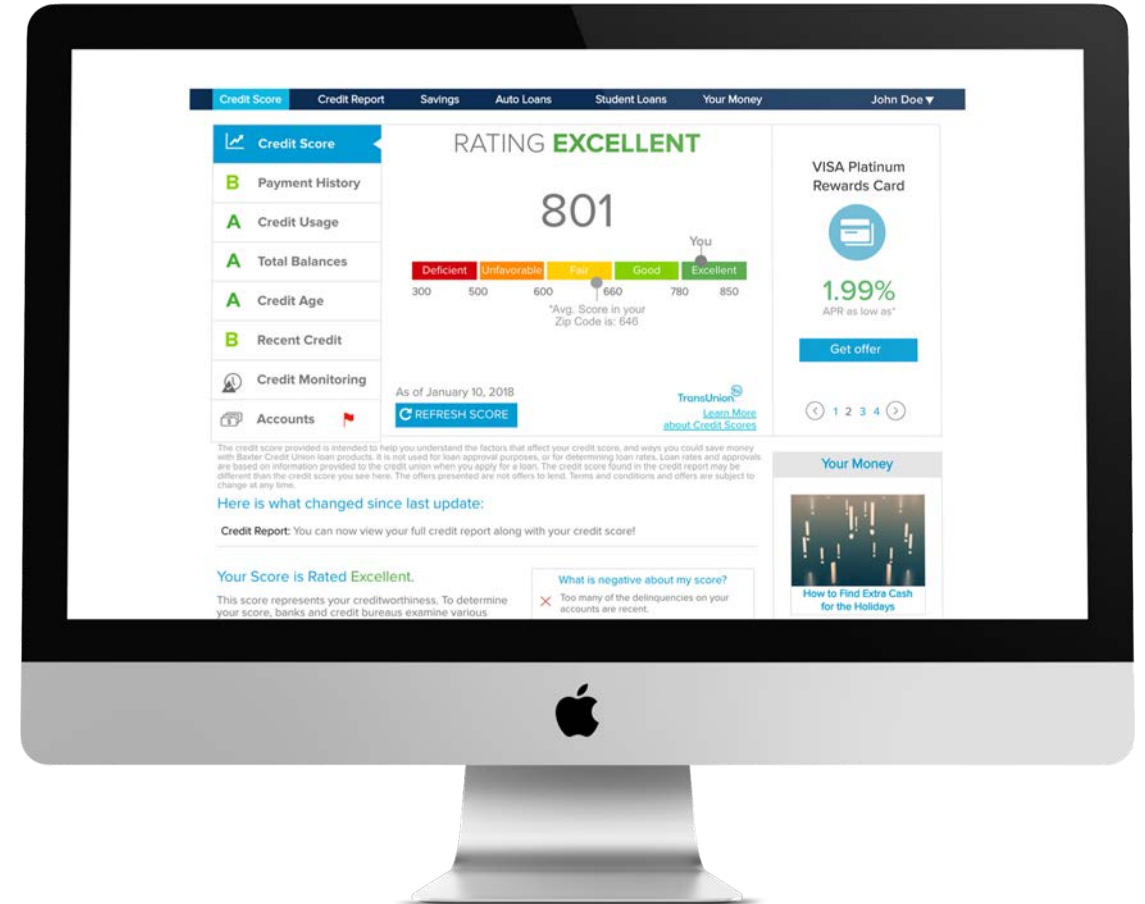
Our newest service called **Credit Sense** is now Available! Log into Personal Branch or through our Mobile App to enroll today!!

Website Promotion

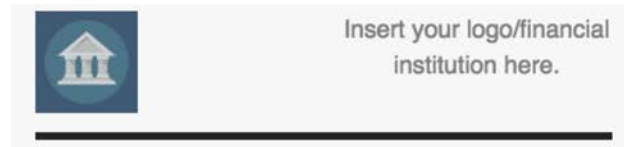


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Product Images



Pre and Post Launch Email



Protect and Manage your Credit

Coming soon! *Name of Financial Institution* will soon offer access to your credit score along with personalized tips on how to improve or maintain an already great score.

It's built right into our already easy-to-use Online Banking and Mobile Banking App, so you won't need a new login.

[Take me to online banking](#)

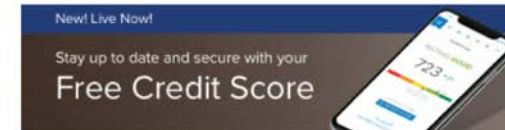
How to improve a credit score



Our new credit score tool will help you learn more about improving your score. This beneficial tool also has a section of advice and information from financial expert Jean Chatzky.

A few tips to get you started:

- Pull your credit reports.
- Pay your bills on time.
- Don't carry debt.
- Hang onto old cards.



Stay up to date and secure

Name of Financial Institution now offers you access to your credit score along with personalized tips on how to improve or maintain an already great score. You can refresh your score daily with no impact to your credit.

It's built right into our already easy-to-use Online Banking and Mobile Banking App, so you don't need a new login. Benefits of checking your score **today** include the ability to:

- Receive monitoring alerts;
- Identify credit bureau errors; and
- See best rates available for you based on your score!

[See my score](#)

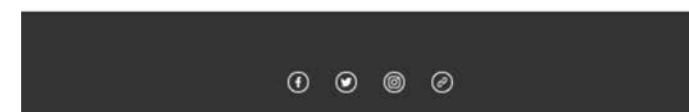
How to find my score



It's easy! No new login required - access your score anytime and anywhere! *Customize with your institutions instructions for credit score access on desktop and mobile:*

- 1) Log into online or mobile banking.
- 2) Click XXXX
- 3) Answer 4 quick enrollment questions
- 4) See your score!

[Enroll now](#)



Example Partner Emails

MILL CITY
CREDIT UNION

eFlash

RATING **EXCELLENT**

783 ▼17

Deficient

Unfavorable

Fair

Good

Excellent

300 500 600 660 780 850

You

*Avg. Score in your Zip Code is: 690

GET MORE THAN
A CREDIT SCORE

Credit Score • Monitoring
Money-Saving Offers

RATING **EXCELLENT**

783 ▼17

Deficient

Unfavorable

Fair

Good

Excellent

300 500 600 660 780 850

You

*Avg. Score in your Zip Code is: 690

GET STARTED NOW

Free Credit Scores now available within Virtual Branch

We're thrilled to introduce free credit scores for members within Virtual Branch! The new service is called "Credit Sense" and is powered by our current partner, SavvyMoney.

About Credit Sense

- It's free!
- It's a "soft pull" on your credit report and does not affect your score
- Up to 4 scores per Virtual Branch login may be obtained (you, spouse, children, etc.)

How do I get my score?

It's easy!

- Log in to Virtual Branch and click the "Get More than a Credit Score" graphic.
- You'll fill out a short form and answer some questions to identify yourself.
- You get your score!

Track your score each month

Anytime you log in to Virtual Branch you can check your score by inputting the last 4 digits of your social security number. Your score will be pulled each month and you'll receive an email letting you know if your score changed that month.

Stay on top of your credit score the free and easy way! Credit Sense in Virtual Branch

LEARN MORE

METRO
CREDIT UNION

Monitor your credit score
for free right in the
Mobile App!

Credit score

A A B A A

RATING
EXCELLENT

793 ▲5

Deficient

Unfavorable

Fair

Good

Excellent

300 500 600 660 780 850

You

*Avg. Score in your Zip Code is: 710

As of December 18, 2017

UPDATE

Download on the
App Store

GET IT ON
Google Play

Our latest mobile app update features **Credit Sense**, free credit monitoring that lets you check your credit on demand, see tips for improving your score and get alerts when your credit score changes.

LEARN MORE ABOUT CREDIT SENSE

Stay on top of your credit the easy way.
Download the updated mobile app now!

App store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

Data charges may apply. Check with your mobile phone carrier

for details. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries.

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Newsletter

[BLOG](#)[FREE CREDIT SCORE](#)[EDUCATION](#)

Your credit score is more than just a number — it's a way for lenders to determine whether you are eligible for a loan, the amount of the loan, interest rate and your payment — important stuff when you are planning for your future.

Gain **insight** on establishing or rebuilding your credit, understanding your credit score and methods of reducing debt.

- **Improving** your score
- Building **credit**
- **Rebuilding** credit
- Educational **videos** from nationally-known financial expert Jean Chatzky

Helpful articles from our partner, SavvyMoney:

- **How to become a credit master**
- **Credit Score 101**
- **Stalk your credit score**

And, when you become a member of Tech CU, you'll get your credit score for free.



Where you belong.

January News

Credit Sense

Free Online Banking Credit Score Monitoring. Educate yourself on what your credit score is made up of & get to know how you can improve your score. You can get all this & more when you sign up for FREE starting January 5, 2017!

What is your Credit Score?



[Get my Credit Score](#)

Returning member?
[Click here](#)

[Visit svfcu.org](#)

[Current Rates](#)
[Apply for a Loan](#)
[Business Directory](#)

717-737-4152
800-948-1454
717-737-0589 (fax)

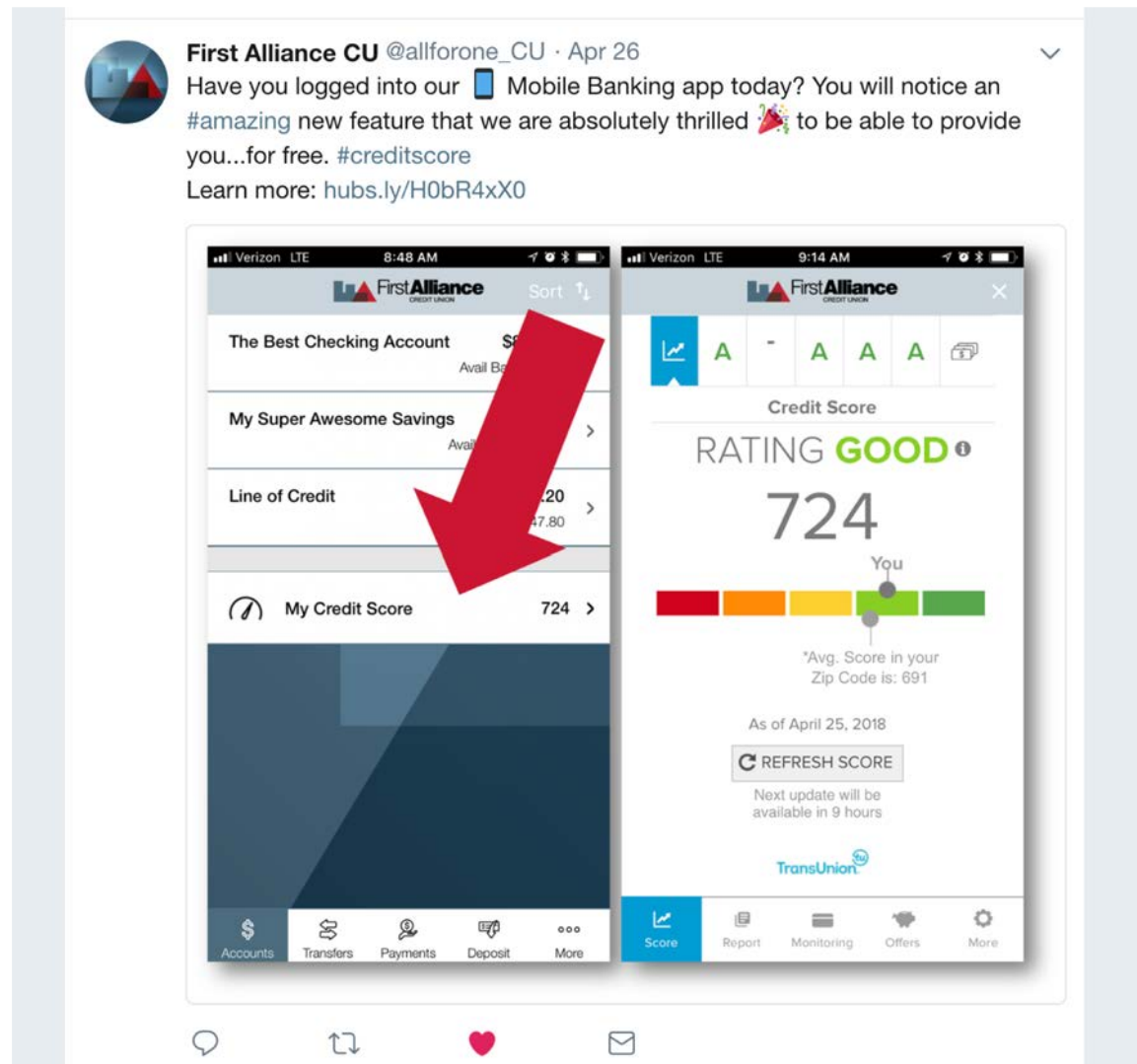
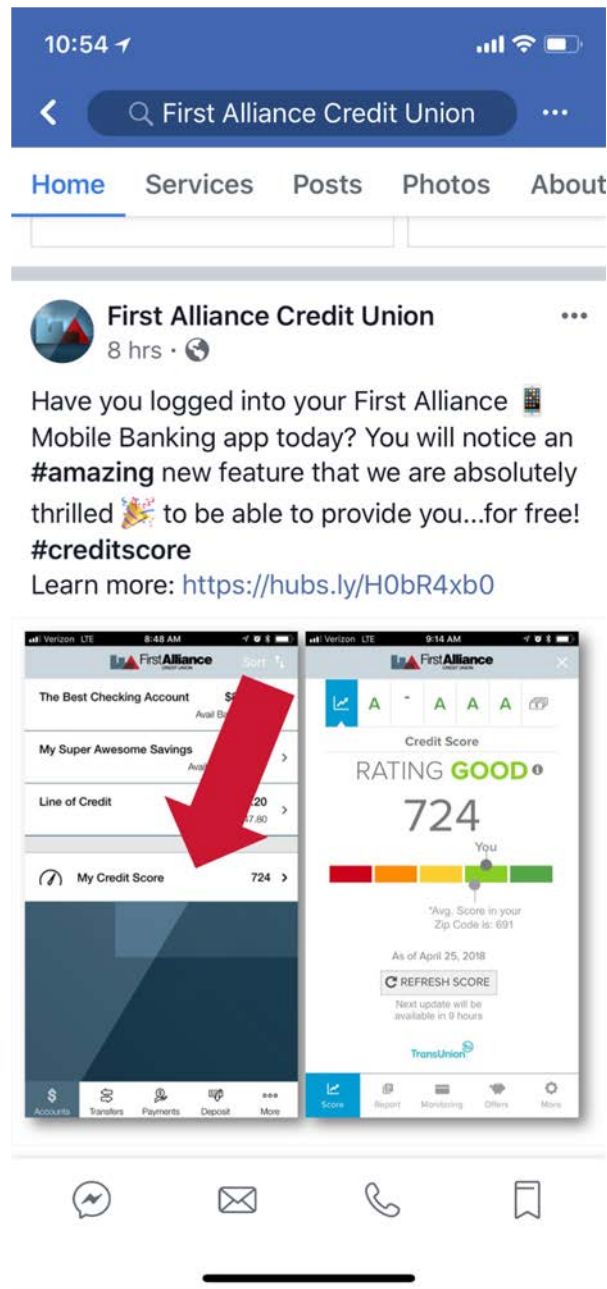
Camp Hill Office
3850 Hartzdale Dr.
Camp Hill, PA 17011

Harrisburg Office
339 East Park Drive
Harrisburg, PA 17111

[Hours & Closings](#)

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Social Media



Fico vs Vantage

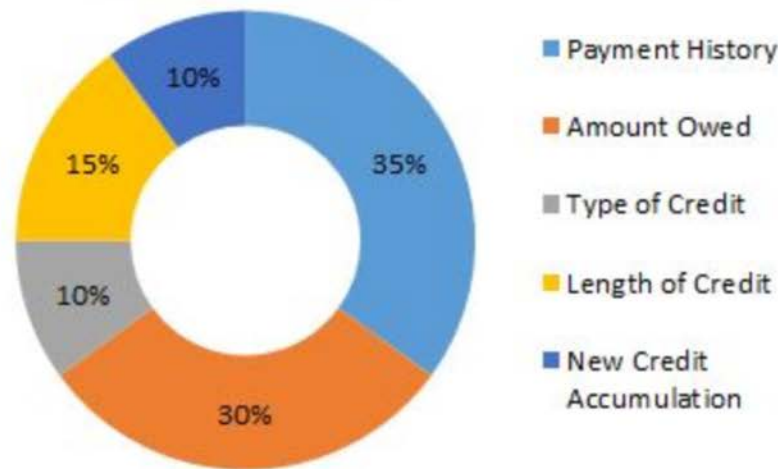
Two common scoring models: FICO and VantageScore

Financial institutions choose the scoring models they use. Over 200 factors of a credit report may be taken into account when calculating a credit score. Each model may weigh credit factors differently, therefore no scoring model is identical. Dupaco staff use FICO to assist in making loan decisions, while the VantageScore model is used to calculate the credit score you see in Bright Track. This is one reason why the score you see in Bright Track may differ from the score presented when you apply for a loan with us.

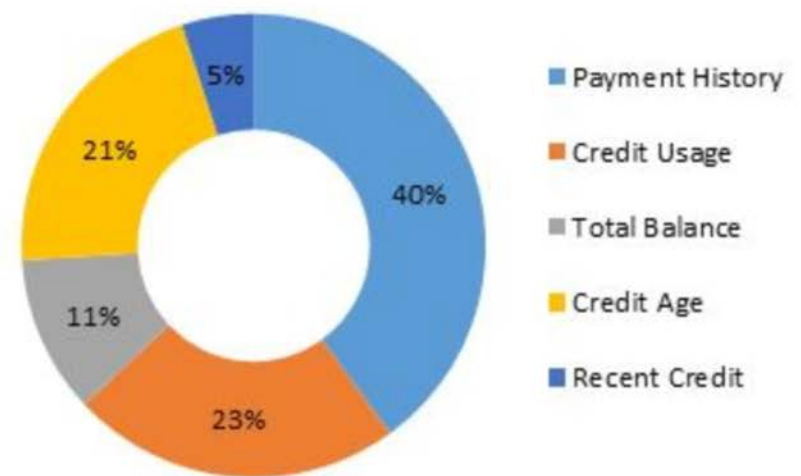
Credit score makeup

The charts below illustrate the different credit scoring factors between the two different scoring models, and the weight of each factor.

**Dupaco
(FICO model)**



**BrightTrack
(VantageScore model)**



FAQ's

CREDIT SENSE FAQs

Credit Sense, available in the mobile app, is a free service offered to help you understand your current credit score, give access to your full credit report, provide credit monitoring alerts, show you how you can improve it and see ways you can save money.

What is Credit Sense?

Credit Sense is a comprehensive Credit Score program offered by Metro that helps you stay on top of your credit. You get your latest credit score and report, an understanding of key factors that impact the score, and can see the most up to date offers that could help you save.

Credit Sense also monitors your credit report daily and informs you by email if there are any big 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 users keep an eye out for identity theft.

Is there a fee?

No. Credit Sense is entirely free and no credit card information is required to register.

How often is my credit score updated?

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

See how some of our Partners use **FAQ's** to promote Credit Score

<https://www.metrocu.org/personal/banking/mobile-banking/mobile-apps/credit-sense/credit-sense-faqs>

<https://www.dupaco.com/credit-history/bright-track.html>

Full Credit Report



All New - view your entire Credit Report!

View your account details, payment history, inquiries and public records.

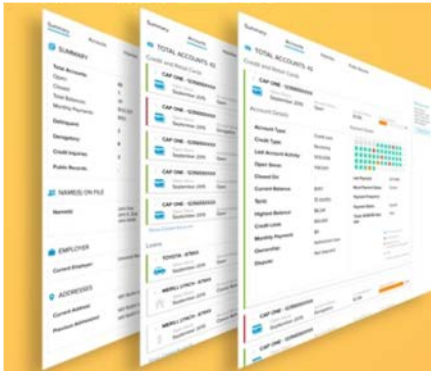
[Check Your Credit Report Now!](#)



Stay on top of your Credit Report!

[Check Your Credit Report Now!](#)

FREE - no credit card required.



All new full Credit Report!

Get detailed payment history and utilization about each credit account, know what inquiries and public reports are showing up.

[Check Your Credit Report!](#)



Be in the Know with Your Credit Report.

Better track your credit with access to your credit history, inquiries and public records.

[Check Your Credit Report !](#)

Protect Your Identity



powered by
savvymoney

Protect
Your Identity
with
Free Credit
Monitoring

[Learn More!](#)



Protect
Your Identity
with
Free Credit
Monitoring

[Learn More!](#)

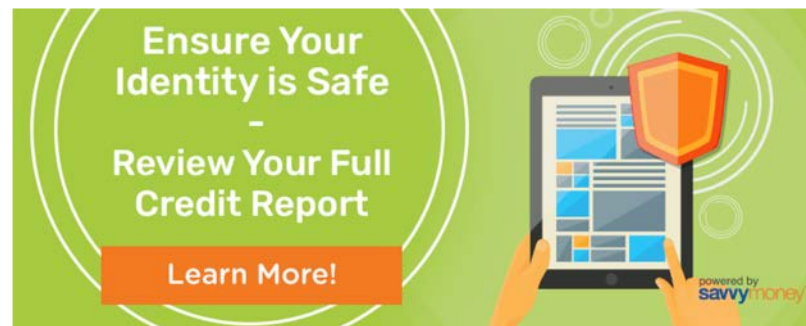


PREVENT IDENTITY THEFT

- Get Credit Monitoring & Alerts
- Review Your Full Credit Report
- Monitor Your Credit Score

[Get Started!](#)

powered by
savvymoney



Ensure Your
Identity is Safe
-
Review Your Full
Credit Report

[Learn More!](#)

powered by
savvymoney



Ensure
Your Identity
Is Safe

Review Your
FULL CREDIT REPORT

[Get Started Now!](#)

Seasonal Banners

2018 Resolutions

1. Monitor Credit Score
2. Review Credit Report
3. Get Monitoring Alerts

Get started now!

A smartphone screen showing a credit score of 723 with a green upward arrow and a red '3' in a circle. Below the score is a color-coded bar from Poor to Excellent, with the rating 'GOOD' and 'As of Dec 10, 2017'. At the bottom, it says 'Recommended offer: VISA Platinum Rewards Card 1.99% APR as low as' with a 'Get offer' button.


CLEAN UP
YOUR CREDIT SCORE
THIS SPRING!

Check my score now



'Tis the season to
**CHECK YOUR
CREDIT SCORE**

Get Started Now

A tablet screen showing a credit score of 803 with a green upward arrow and a red '3' in a circle. Below the score is a color-coded bar from Poor to Excellent, with the rating 'EXCELLENT' and 'As of Nov 1, 2017'. At the bottom, it says 'Credit Score Monitoring Offers' with icons for each.

GOING BACK
to
SCHOOL?

Check Your Credit Score

A smartphone screen showing a credit score of 723 with a green upward arrow and a red '3' in a circle. Below the score is a color-coded bar from Poor to Excellent, with the rating 'GOOD' and 'As of Sept 10, 2016'. At the bottom, it says 'VISA Platinum Rewards Card 1.99% APR as low as' with a 'Show Offer' button.

Build Good Credit
in College

Get my current score



don't let your
CREDIT SCORE
go on vacation
this summer

Get Started Now

A tablet screen showing a credit score of 801 with a green upward arrow and a red '3' in a circle. Below the score is a color-coded bar from Poor to Excellent, with the rating 'EXCELLENT' and 'As of March 10, 2017'. At the bottom, it says 'Recommended offer: VISA Platinum Rewards Card 1.99% APR as low as' with a 'Get offer' button.

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Banner Financial Awareness Month



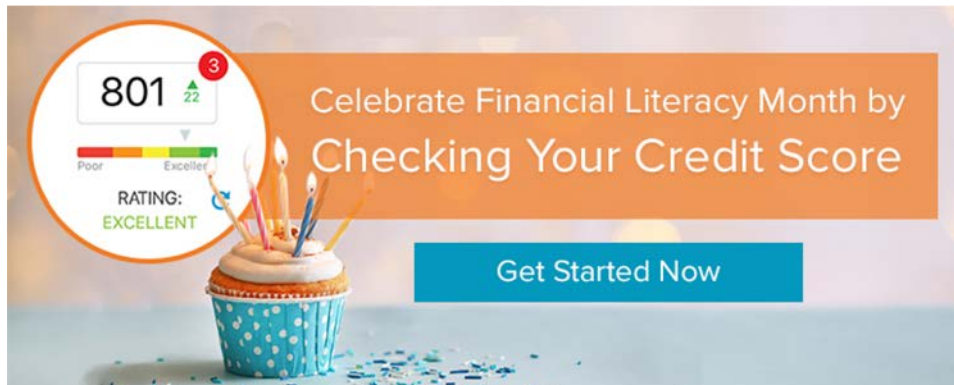
It's Financial Literacy Month
Check your Score

Get Started Now



It's Financial Literacy Month
Check your Score

Get Started Now



801 ³▲22
Poor Excellent
RATING: **EXCELLENT**

Celebrate Financial Literacy Month by
Checking Your Credit Score

Get Started Now



Its Financial Literacy Month!
Check Your Credit Score

Get Started Now

Monthly Infographics

Fact or Fib:

Financial infidelity could be impacting your relationship

When it comes to "financial infidelity," offenses aren't equal. For example, taking the tags off a new dress and saying you found it at the back of your closet isn't the same as keeping an account or credit card secret from your partner.

Shades of financial infidelity*

Liars? 41% said they have lied to a partner about how much something cost	Under debt? 14% said they have significant debt their partner doesn't know about
Gamblers? 17% said they have gambled or made a high-stakes investment without their partner's knowledge	Lenders? 19% said they have lent out joint money without their partner's consent

We've got tips for having the money talk with your partner

If you're an open book financially

Congratulations. If you'd like to amp things up, try scheduling a money talk over dinner (or wine) about once a month. Talk about your long-term money goals over the next year, five years and 10 years — and what you want your money to help you accomplish. Focus on staying open and honest — and really listening to each other — during the conversation.

If you're hiding a few things

Ask yourself honestly: Why do I feel like I need to keep some things hidden? It could be because you're feeling resentful about something else in your relationship — or you and your partner aren't on the same page about money goals. If you're looking to apologize, address your specific worries, listen to the ones your partner brings up and brainstorm strategies you can both use to open up about money.

If you find yourself hiding a lot

Take some time to self-reflect about why you're hiding so much from your partner. Bring the issue up in a calm way — as well as your plan to change things for the future. If you don't have a plan, consider explaining that you'll get help in order to create one. It's a good idea to seek out help from your own counselor or therapist first before bringing your partner into the mix (unless there are greater relationship issues involved).



Jean Chatzky
Director of Education, Editor in Chief
SavvyMoney

*We interviewed therapists with experience in financial infidelity, then created an anonymous quiz (<https://www.thisbalance.com/quiz/what-are-you-hiding-from-your-partner-4158586>) to get a sense of the various shades of financial grey — and how to decide when you have or haven't crossed the line.

DEBT
PAYOFF TIPS

Total household debt in the U.S. reached almost \$13 trillion¹. If you're looking to say goodbye to debt in 2018, we've got tips to supercharge your payoff.

PO A PEST CHECK-UP

The first step to debt payoff is seeing the numbers in front of you — that way, you know where you are, and you can create a plan for moving forward. Block off some time on your calendar to sit down and write out your different debt balances — and their interest rates.

CHOOSE A PAYOFF STRATEGY.

"Avalanche" Method
Attack the highest interest rate debt first, then move to the second-highest and so on. Technically saves you the most money in the long run.

"Snowball" Method
Focus on the lowest balance first, then the second-lowest and so on. Could be the right choice if short-term wins increase your long-term motivation to funnel more money to your goal.

Or you can merge both with the "Blizzard" Method²
Attack the smallest debt first. Then move on from highest interest rate to lowest.

PICK UP A SIDE GIG

Whether it's dog-walking, driving or running errands, most side gigs require a minimum commitment — meaning you can work as much as you want.

If you've got a car and don't mind driving: RideShare apps like Lyft or Uber

If you love animals and live in a walkable city: Dog-walking or pet-sitting apps like Rover or Wag!

If you're good with errands (and/or putting together furniture): On-demand task apps like TaskRabbit

If you have babysitting experience: Childcare sites like Care.com and Sittercity

FIND EXTRA PAYOFF CASH BY SELLING OLD TECH OR UNUSED GIFT CARDS *

Misc. items	Clothes	Tech	Gift cards
eBay, Amazon	The RealReal, Poshmark	Decluttr, Gazelle	Cardango.com, Ruler

REWARD YOURSELF ALONG THE WAY

Reward yourself when you hit benchmarks in your payoff plan. Like \$100, \$250, \$500 or \$1,000. Make sure your rewards are proportional to what you've paid off and not a setback. Put any unexpected money (like a tax refund, for example) towards your payoff goal.



JEAN CHATZKY
Director of Education, Editor in Chief
SavvyMoney

Source:
1. As of September 30, 2017, according to the Federal Reserve Bank of New York (<http://www.newyorkfed.org/outlook/money/what.html>)
2. Says credit card expert Beverly Horvitz

Reference:
* JEAN CHATZKY How to Find Extra Cash for the Holidays (<http://bit.ly/2h3z44e>)

Financial Literacy

I think I have a pretty good handle on personal finance

57% would give themselves an A-B in their financial literacy skills

92% are confident they made a smart financial decision

But I don't understand many important concepts

Financial literacy is not just about knowing your money, but also about understanding the concepts that affect your financial future. Many Americans don't understand important concepts like:

- 42% don't understand compound interest
- 48% don't understand how credit works
- 45% don't understand how inflation works

Our attitude toward risk is ill-informed and out of whack

There's a reason we look at the long-term when it comes to investing in the market. Since 2007, the S&P 500 has produced double-digit returns. (Source: iStockphoto.com) But the majority of people who invest in the market do so for short-term gains. And many people are not.

33% don't understand risk

33% believe a moderate-risk fund's average annual return should be greater than 1%

Still, I know this lack of knowledge is costing me

Fortunately, all our talk about financial literacy seems to be paying more fruit. Americans today believe that lack of financial literacy is costing them money. (Source: iStockphoto.com)

2017: 65%
2016: 63%
2015: 61%
2014: 59%
2013: 57%
2012: 55%
2011: 53%
2010: 51%
2009: 49%
2008: 47%
2007: 45%

The average loss was \$1,100 per year.

And, I wish I knew better

More than 5,000 young adults (18-29) were asked what money-related topics they knew more about than others in high school. The results:

- Money management, personal finance: 88%
- Mathematics, algebra, geometry: 86%
- Science, biology, chemistry: 77%
- Social studies, government, history: 64%

Parents have the ability to help

66% of parents have helped their child with a money-related issue.

But if you're a parent, you'll know that, even if you do help, your child may not be getting the most out of it. Many parents don't know how to help their child with money. (Source: iStockphoto.com)

88% of parents have helped their child with a money-related issue

73% of parents have helped their child with a money-related issue

86% of parents have helped their child with a money-related issue

82% of parents have helped their child with a money-related issue


88% of parents have helped their child with a money-related issue


SavvyMoney

Jean Chatzky
Director of Education, Editor in Chief
SavvyMoney

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Emails, Credit Alerts, and Notifications





**DRIVE AWAY WITH
\$100 CASH
BACK**

You have a Credit Score Update


Your latest Credit Score and Report Card is ready for viewing.

Keeping track of your Credit Score helps you know your numbers and stay on top of your credit. Log in today and see what has changed.

[Log In Now](#)

You are receiving this email because you have subscribed to credit monitoring via SavvyMoney

powered by
savvymoney



You have a new alert!

Our credit monitoring service has found a change in your credit report. Log in to see if has impacted your score.


[Log In Now](#)

SIMPLIFY YOUR STUDENT LOANS and Save

Eliminate the hassle of multiple student loans for as low as

1.99% APR

[Learn more](#)



Social Media

We post
content for
you and
your
members!

Connect with us!

