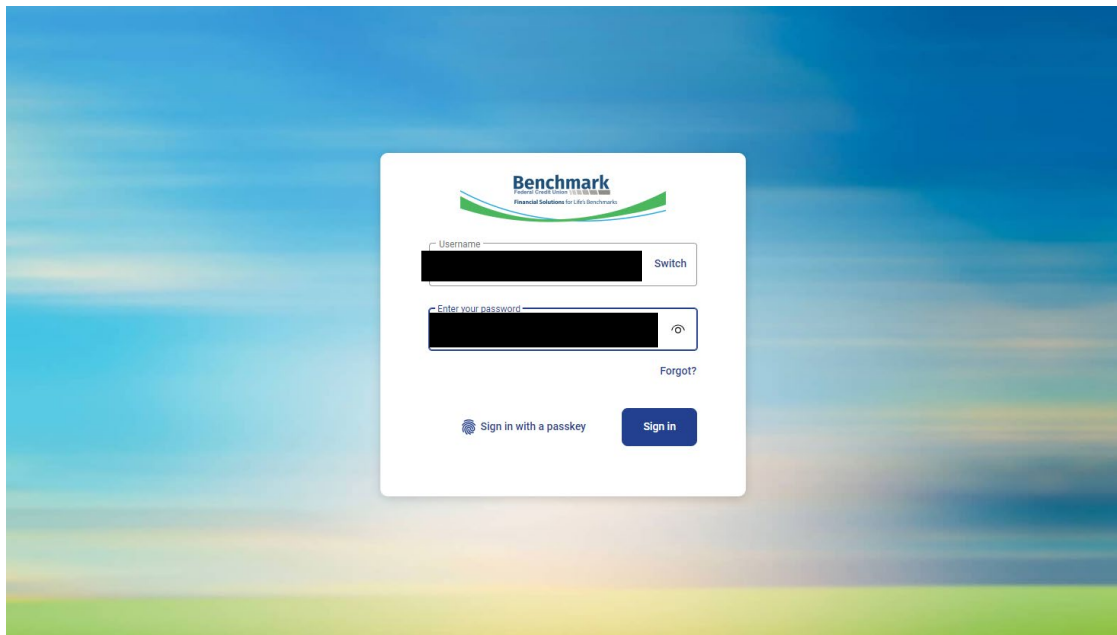
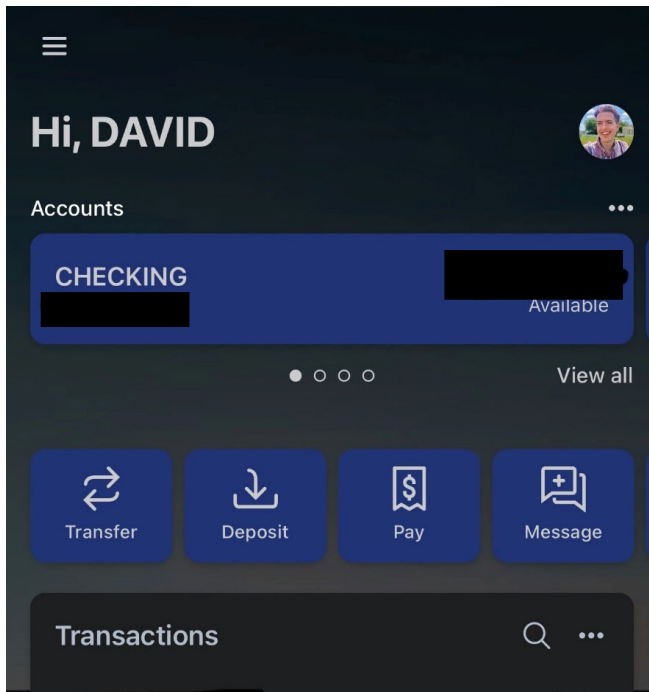
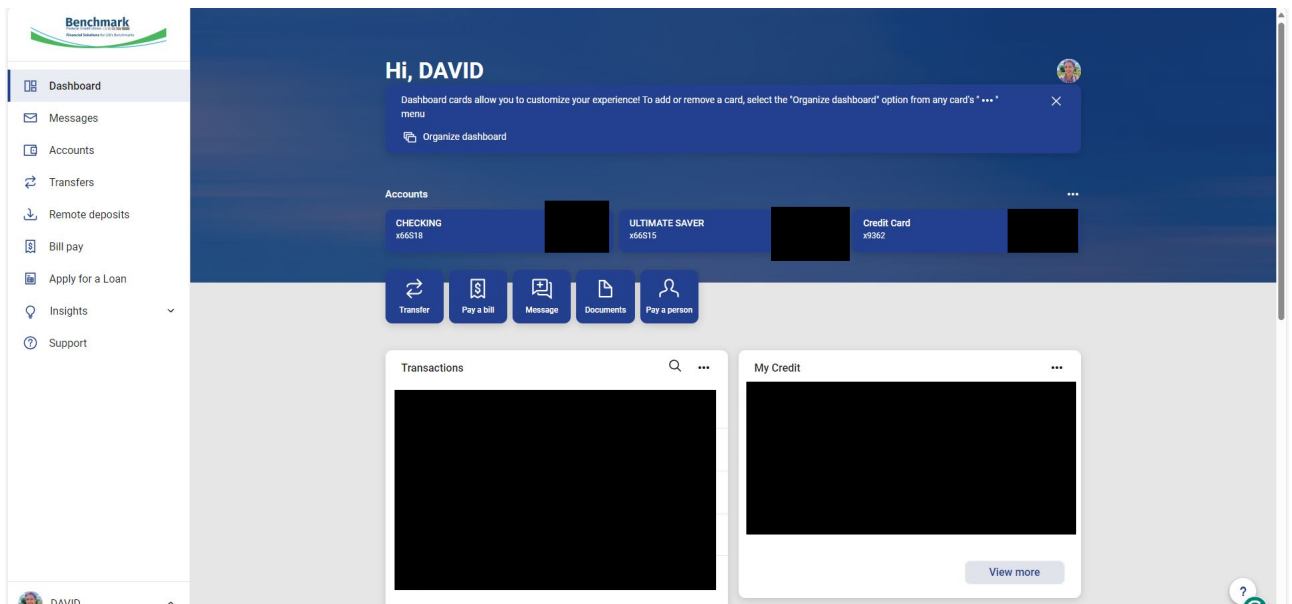
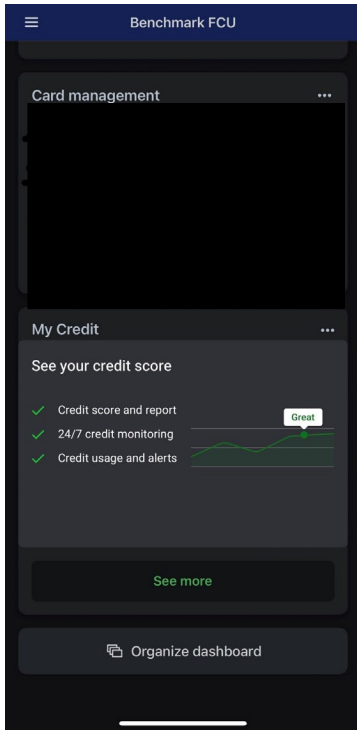


1. Open Your 'Benchmark FCU Mobile Banking' App or log into Benchmark's Home Banking

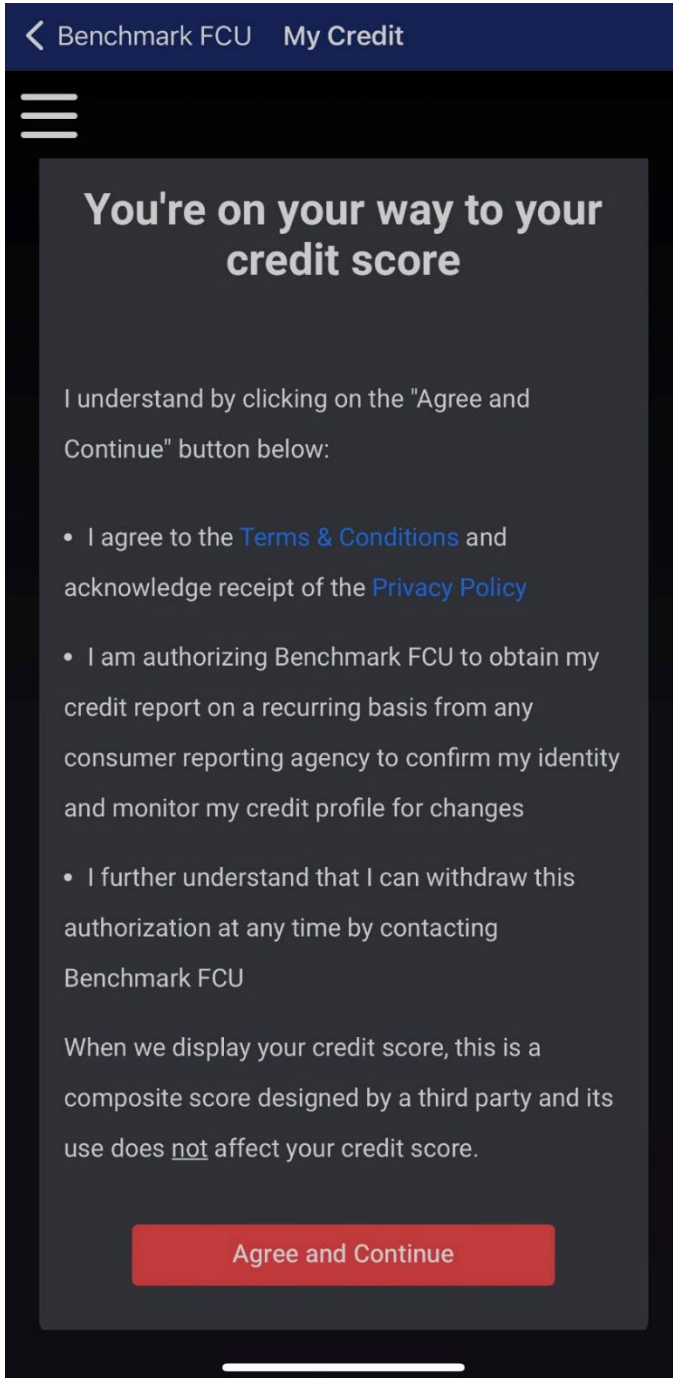


2. Scroll to the 'My Credit' tile and press the 'See more' button. Or, in Home Banking, locate the 'My Credit' tile and select the 'View More' button.



3. Click to agree to the Terms and Conditions

- a. This must only be done the first time the My Credit tile is accessed, moving forward your Credit Overview will be displayed directly on your dashboard under the 'My Credit' tile.



- 4. After a short pause, your credit score will display
 - a. Moving forward, Credit Overview will appear on the home screen under the 'My Credit' tile.
- 5. Other Functions
 - a. Credit report
 - i. Account Summary
 - ii. Accounts
 - iii. Hard Inquiries
 - iv. Collections
 - v. Public Records
 - vi. Creditors
 - b. Score Factors
 - i. Discover the high impact factor that will have the largest effect on your credit score.
 - c. Credit Alerts
 - i. Stay informed about changes that can affect your credit score.
 - d. Score Simulator
 - i. An educational tool to explore, adjust, and ponder your credit score.

- e. Debt Analysis
 - i. Deep dive into your current debt.

Returning Back to Dashboard

- Android Users: Click the 'X' in the upper left corner (above the hamburger menu)
- Apple Users: Click the hamburger menu then click the first option, "Back to Dashboard"

Return to Credit Overview (home screen), from other pages within Credit tab

- Click the Hamburger Menu
- Click "Overview" located under "My Credit Manager"