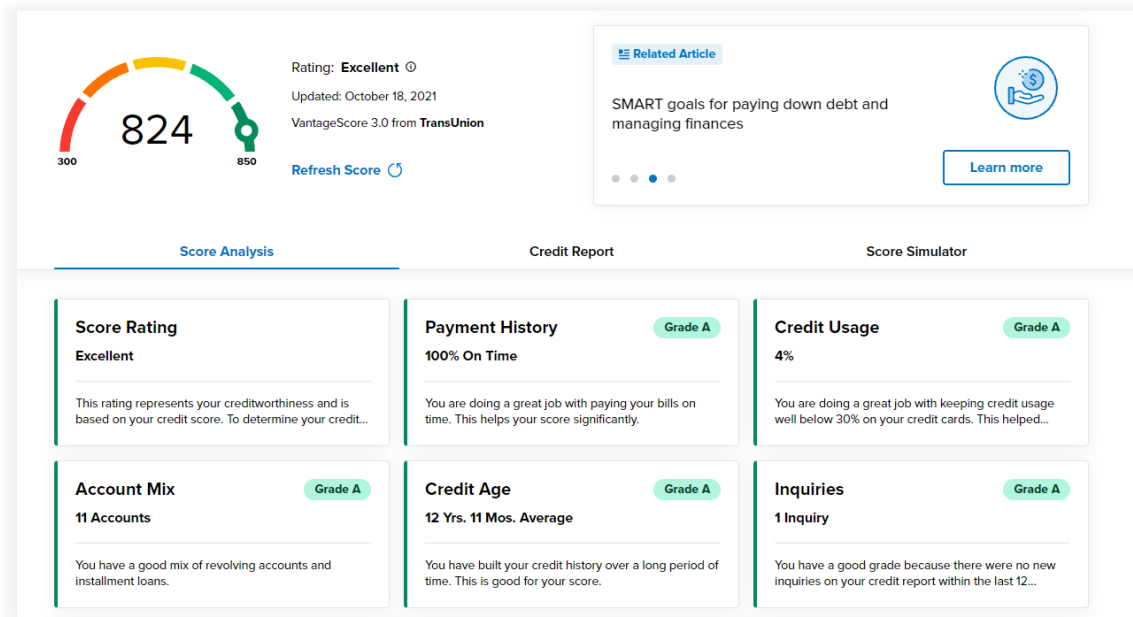


What's included in My Credit Score?

Score Analysis

- Your most recent score, updated every seven days
- The elements that make up your score and how you rate in each
- Credit score events



Credit Report

- Your full credit report, contributing accounts, inquiries and the individual transactions that affect it
- Download a copy of the full report
- If you see any errors, you can even start a dispute directly from this screen

The credit report is divided into three tabs: 'Score Analysis', 'Credit Report' (selected), and 'Score Simulator'. A 'Download Report' button is visible. The 'SUMMARY' section contains the following data:

Open Accounts	Total Balances	Monthly Payments	Delinquent	Derogatory	Inquiries
11	\$280,517	\$1,664	1	0	1

The 'CREDIT CARDS' section lists the following accounts:

Card Name	Last Updated	Credit Limit	Current Balance
CHASE - 414726*****	May 16, 2015	\$15,700	\$3,354
AMEX - 349998*****	May 07, 2015	\$5,000	\$570
AMEX - 349999*****	May 04, 2015	\$34,000	\$0
WELLS FARGO - 446533*****	July 15, 2010	\$15,000	\$0

Score Simulator

- Calculator tool to plot the future of your credit score
- What could happen to your credit score if you get a new credit card? Or pay down your balances?

The screenshot shows the 'Score Simulator' tab in a credit report dashboard. It features two gauges: 'CURRENT SCORE' at 824 and 'SIMULATED SCORE' at 300. Below the gauges is a section titled 'Apply for New Credit' with four options: 'Get a new loan' (with a 'Loan Type' dropdown and a value of 'e.g. \$10,000'), 'Get a new credit card with a credit limit of' (with a value of '\$0'), 'Transfer credit card balances to a new card' (with a value of '\$0'), and 'Inquiry on file from a credit card application' (with a toggle switch set to 'NO').

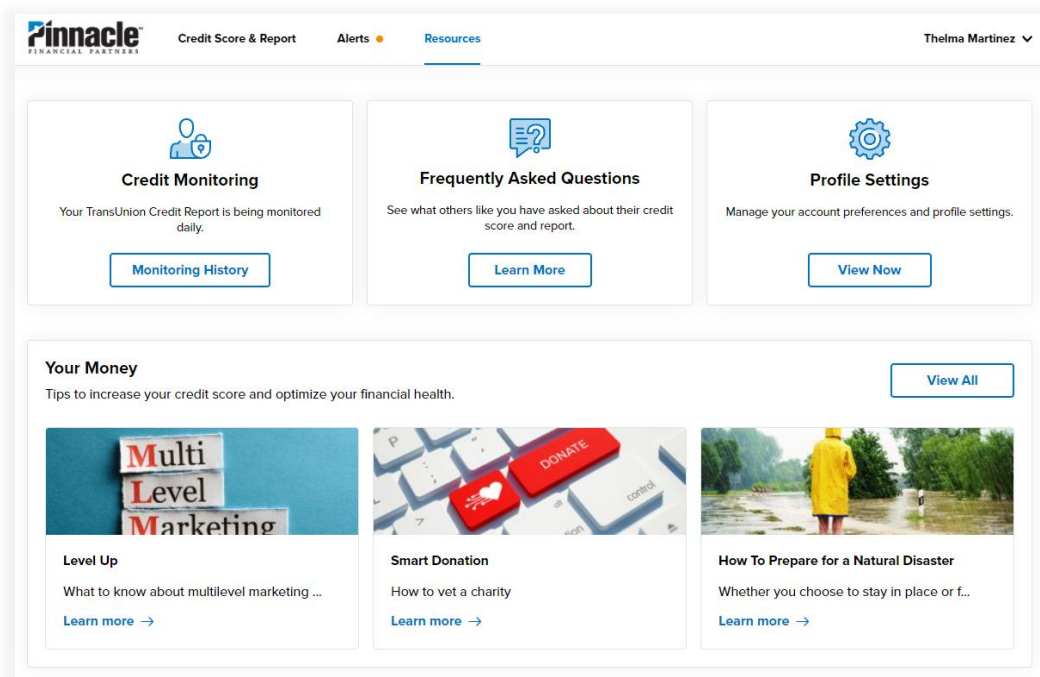
Alerts

- Important messages telling you about recent changes in your report, giving you ideas for how to improve it and more
- Profile Settings to customize your My Credit Score profile and manage email alerts

The screenshot shows the 'Alerts' section of the Pinnacle Financial Partners dashboard. The header includes the Pinnacle logo, navigation links for 'Credit Score & Report', 'Alerts', and 'Resources', and the user name 'Thelma Martinez'. 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. We also monitor your credit report daily and will alert you of key changes.' Below this is a dropdown menu set to 'All Alerts' and a 'Mark all as read' link. Two alert cards are visible, both dated 'October 2021' and marked as 'NEW'. The first card is a 'Credit Score Update' stating 'Your credit score has not changed this month. View credit score'. The second card is a 'Credit Usage Update'.

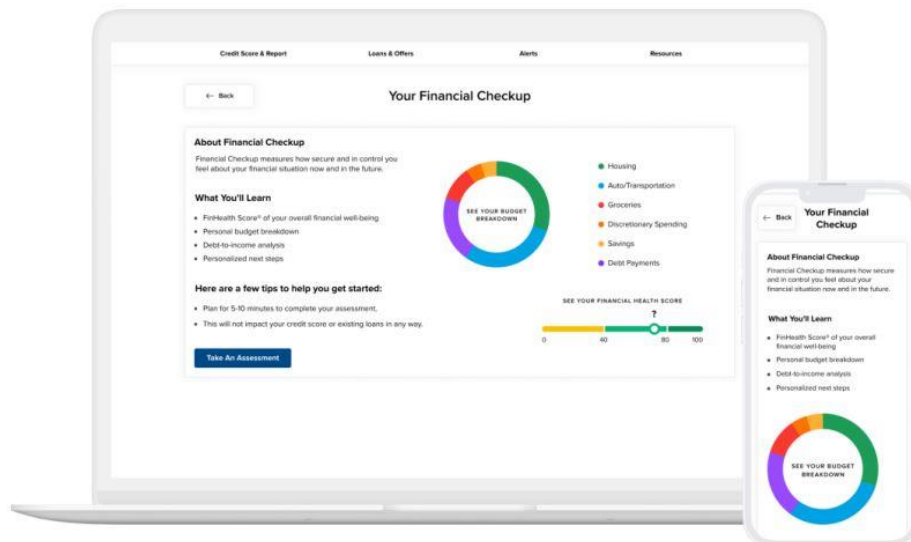
Resources

- More to explore, including credit monitoring and articles for improving your financial health

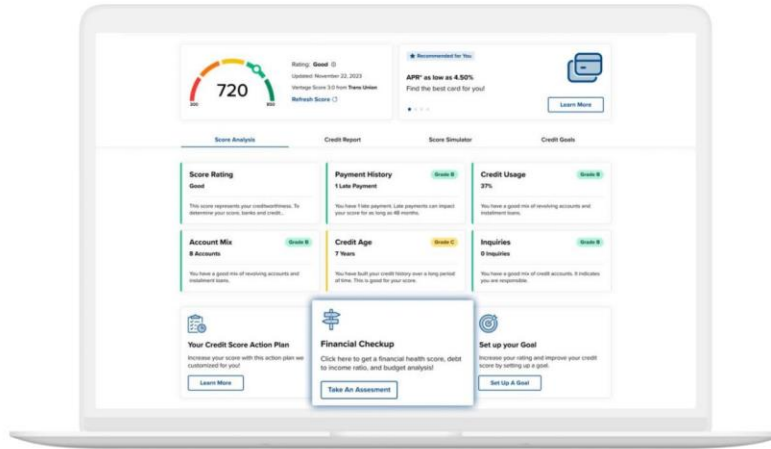


Financial Checkup

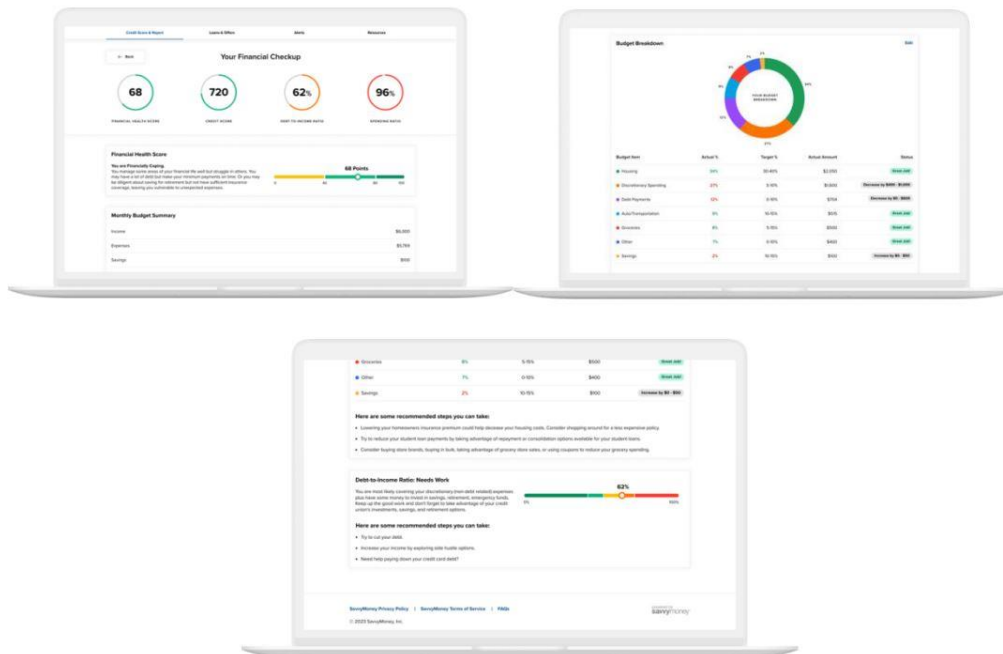
Financial Checkup is a new feature being offered under My Credit Score. This tool offers a detailed spending and cash flow overview, allowing you to analyze budgets and assess debt-to-income ratios through an intuitive Q & A financial assessment. Upon clicking “Take an Assessment” on the Dashboard, you’ll be taken to the Financial Checkup overview page. This page shows the information you’ll learn from the assessment and tips to get started. The assessment consists of household spending, financial planning and your monthly budget. Each of these topics includes various qualitative and quantitative questions better to understand your current and future financial situation. Questions range from multiple choice to free response.



Additionally, the new feature provides personalized guidance with recommended steps to reduce spending and enhance debt-to-income ratios for a healthier financial outlook. You can find Financial Checkup below the Score Analysis Cards on the Credit Score Dashboard.



Once the assessment is completed, you'll see your financial health score, credit score, debt-to-income ratio, spending ratio, and monthly budget summary. You'll also receive recommended actions for their budgeting and debt-to-income ratio.



Email Alerts

- Occasionally, My Credit Score will send you credit alerts and other messages related to your score
- You can opt out of these emails in Profile Settings on the Resources tab