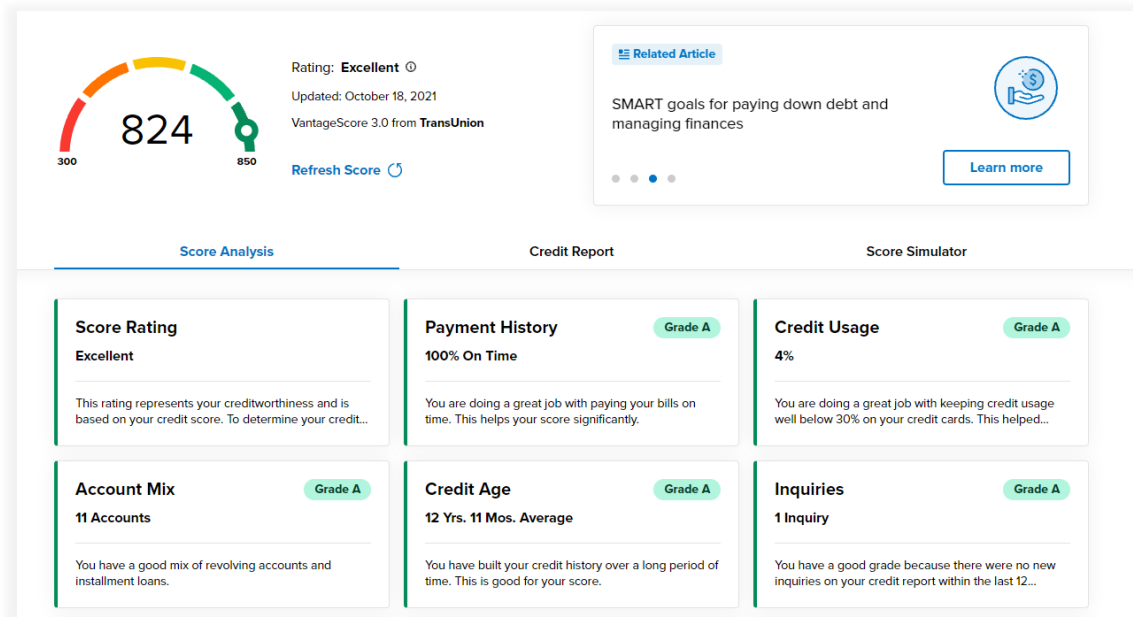


# What's included in My Credit Score?

## 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 sections: Score Analysis, Credit Report (active), and Score Simulator. A 'Download Report' button is visible. The summary table provides a quick overview of the credit profile.

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

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 '\$0' input), 'Transfer credit card balances to a new card' (with a '\$0' input), and 'Inquiry on file from a credit card application' (with a 'NO' toggle).

## 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'. Below this is a message: '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.' There is a dropdown menu for 'All Alerts' and a 'Mark all as read' link. Two alert cards are visible: 'October 2021 Credit Score Update' and 'October 2021 Credit Usage Update', both marked as 'NEW'. The first card states 'Your credit score has not changed this month. View credit score'.

## Resources

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

**Pinnacle** FINANCIAL PARTNERS

Credit Score & Report Alerts **Resources** Thelma Martinez

**Credit Monitoring**  
Your TransUnion Credit Report is being monitored daily.  
[Monitoring History](#)

**Frequently Asked Questions**  
See what others like you have asked about their credit score and report.  
[Learn More](#)

**Profile Settings**  
Manage your account preferences and profile settings.  
[View Now](#)

**Your Money**  
Tips to increase your credit score and optimize your financial health. [View All](#)

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How to vet a charity  
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Whether you choose to stay in place or f...  
[Learn more →](#)

## 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