



## ***My Credit Terms and Conditions***

### **Enrollment**

If you choose to access MCT's "My Credit" application, you will be required to provide personal information to register and complete enrollment. You agree to provide accurate information for yourself in your registration and not to share your MCT online banking password with third parties. You agree not to impersonate another person or use a username or password of another person.

### **Authorization and Usage**

By going through the enrollment process and clicking on the Submit button for "My Credit", you understand that "My Credit" will access your credit information from one or more credit reporting agencies on an ongoing basis for as long as you remain enrolled for "My Credit". You understand that "My Credit" may use your credit information, and other information that you provided prior to, at the time of enrollment, or after, to verify your identity and:

- Provide you with credit education, alerts, tools, and recommendations that are intended to help you improve your credit score, protect your credit, and assist you in meeting your financial goals.
- Suggest MCT products or services that may fit your financial goals.

When we display your credit score, it is a composite score designed by a third party and its use does not affect your credit score. If you apply for a loan or credit extension through MCT, we may need to obtain your credit report which will affect your credit score. We will request additional authorization from you at that time, if required.

The score shown is your VantageScore 3.0 score. Each of the three credit bureaus (Equifax, Experian, and TransUnion) use a different model to calculate a credit score and each gathers data independently. The credit bureaus pull your information from many different sources (such as lenders, collections, court records) at different times, and there will always be discrepancies at any time between the reports from each credit bureau.

Your lender (including MCT) may not use VantageScore 3.0, so it is possible that your lender will give you a score that differs from your VantageScore. If the lender's score is lower than your VantageScore 3.0, it is possible this difference can lead to higher interest rates and sometimes credit denial. MCT will not use a downloaded version of the report shown in "My Credit" to process a loan request.

The score presented in "My Credit" is eligible for update every 31 days. To update your score, you must log in to online or mobile banking at or after 31 days since enrollment and/or subsequent updates.

## **Alerts and Communication**

To help you monitor your credit, we may alert you of a change in your credit report, or if your SSN is used in connection with a name or address other than what we have on file. These alerts are not guaranteed to detect identity theft or fraud. These notifications may come in the form of an email, a text or through the “My Credit” application.

## **Cancellation**

You may cancel this service at any time by selecting the “Unenroll My Credit Account” link found on the Credit Alerts page. Your cancellation will be effective immediately.

## **Your Right to Receive a Free Credit Report from AnnualCreditReport.com**

MCT’s “My Credit” provides you with your VantageScore Credit Score, related information and other credit report information. However, it’s important to know that, by law, you also have the right to free credit reports from AnnualCreditReport.com or by calling 877-322-8228, which is the authorized source under federal law for free credit reports. By law, you may obtain one free credit report from each of the three national consumer reporting agencies (Experian Information Solutions, Inc., Equifax Inc., and TransUnion) during any twelve-month period. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

## **Privacy:**

To see what we do with your personal information, see MCT’s Privacy Policy.