

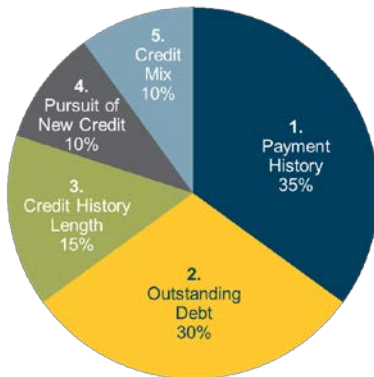
## FICO® Score FAQs

### What are FICO® Scores?

FICO® Scores are numbers that summarize your credit risk. Scores are based on a snapshot of your credit file at particular consumer reporting agencies at a particular point in time, and help lenders evaluate your credit risk. FICO® Scores influence the credit that's available to you and the terms, such as interest rate, that lenders offer you.

### How are FICO® Scores calculated?

FICO® Scores are calculated from many different pieces of credit data in your credit report. This data is grouped into five categories as outlined below. The percentages in the chart reflect how important each of the categories is in determining how FICO® Scores are calculated.



- 35% - Payment History
- 30% - Outstanding Debt
- 15% - Credit History Length
- 10% - Pursuit of New Credit
- 10% - Credit Mix

### How often will I receive my FICO® Score?

Program participants will receive their updated FICO® Score 8 based TransUnion data on a monthly basis, when available.

### Will receiving my FICO® Score impact my credit?

No. The FICO® Score we provide to you will not impact your credit.

### Why is my FICO® Score not available?

- **You may have opened your account with BECU recently.**  
It may take up to three months before we receive your credit score. Your account will be updated once we have your score.
- **We may be having trouble validating your name and/or address with the credit bureau.**  
Please give us a call at 800-233-2328 to verify your information.
- **You may have a foreign address.**  
The credit bureau can only provide data on US addresses.
- **Are you under 18 years of age?**  
We're only able to provide credit scores for members who are 18 years or older.
- **Your credit file may not have an updated trade line associated with it or that trade line may not have been open for long enough.**  
FICO requires that at least one trade line be updated within the last six months and have been open for at least six months.
- **You may have requested that your credit report be frozen.**  
Please contact the credit bureau to release your score.

### **Where does the information used to calculate my FICO® Score come from?**

A FICO® Score is based on the credit information in a credit file with a particular consumer reporting agency (CRA) at the time the score is calculated. The information in your credit files is supplied by lenders, collection agencies and court records. Not all lenders report to all three major CRAs. The FICO® Score that we provide to you is based on data from your TransUnion report as of the 'pulled on date' shown with your score.

### **What are Key Score Factors?**

When a lender receives a FICO® Score, "key score factors" are also delivered, which explain the top factors from the information in the credit report that affected the score. The order in which FICO® Score factors are listed is important. The first indicates the area that most affected that particular FICO® Score and the second is the next significant area. Knowing these score factors can help you better understand your financial health over time. However, if you already have a high FICO® Score (usually in the mid-700s or higher), score factors are informative but, not as significant since they represent very marginal areas where your score was affected.

### **Why is my FICO® Score different than other scores I've seen?**

There are many different credit scores available to consumers and lenders. FICO® Scores are the credit scores used by most lenders, and different lenders may use different versions of FICO® Scores. In addition, FICO® Scores are based on credit file data from a particular consumer reporting agency, so differences in your credit files may create differences in your FICO® Scores. The FICO® Score 8 based TransUnion data that is being made available to you through this program is the specific score that we use to manage your account. When reviewing a score, take note of the score date, consumer reporting agency credit file source, score type, and range for that particular score.

### **Is the score displayed the same score BECU uses to determine credit eligibility?**

BECU uses many application elements when reviewing a credit application. We may request a FICO® Score as part of that decision process. Depending on the region, and the ability for a Credit Reporting Agency to generate a FICO® Score, we may use a different version for the decision than the version we pull for account management and credit eligibility purposes.

### **Why do FICO® Scores fluctuate/change?**

There are many reasons why a score may change. FICO® Scores are calculated each time they are requested, taking into consideration the information that is in your credit file from a particular consumer reporting agency (CRA) at that time. So, as the information in your credit file at that CRA changes, FICO® Scores can also change. Review your key score factors, which explain what factors from your credit report most affected a score. Comparing key score factors from the two different time periods can help identify causes for a change in a FICO® Score. Keep in mind that certain events such as late payments or bankruptcy can lower FICO® Scores quickly.

### **I have a sole proprietorship, but can't see my FICO® Score. Why?**

Only individual personal consumer credit account customers are eligible for this program, not business accounts.

### **How do I check my credit report?**

Because your FICO® Score is based on the information in your credit report, it is important to make sure that the credit report information is accurate. You may get a free copy of your credit report annually. To request a copy of your credit report, please visit: [www.annualcreditreport.com](http://www.annualcreditreport.com). Please note that your free credit report will not include your FICO® Score.

### **Why are you providing FICO® Scores?**

Reviewing your FICO® Scores can help you learn how lenders view your credit risk and allow you to better understand your financial health.

## **Additional FICO® Score Information**

[Understanding FICO® Scores](#)

[Frequently Asked Questions about FICO® Scores](#)

## **FICO® Score Educational Videos**

[Understanding Your Credit Report](#)

[What is a FICO® Score?](#)

[What goes into FICO® Scores?](#)

[How lenders use FICO® Scores](#)

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