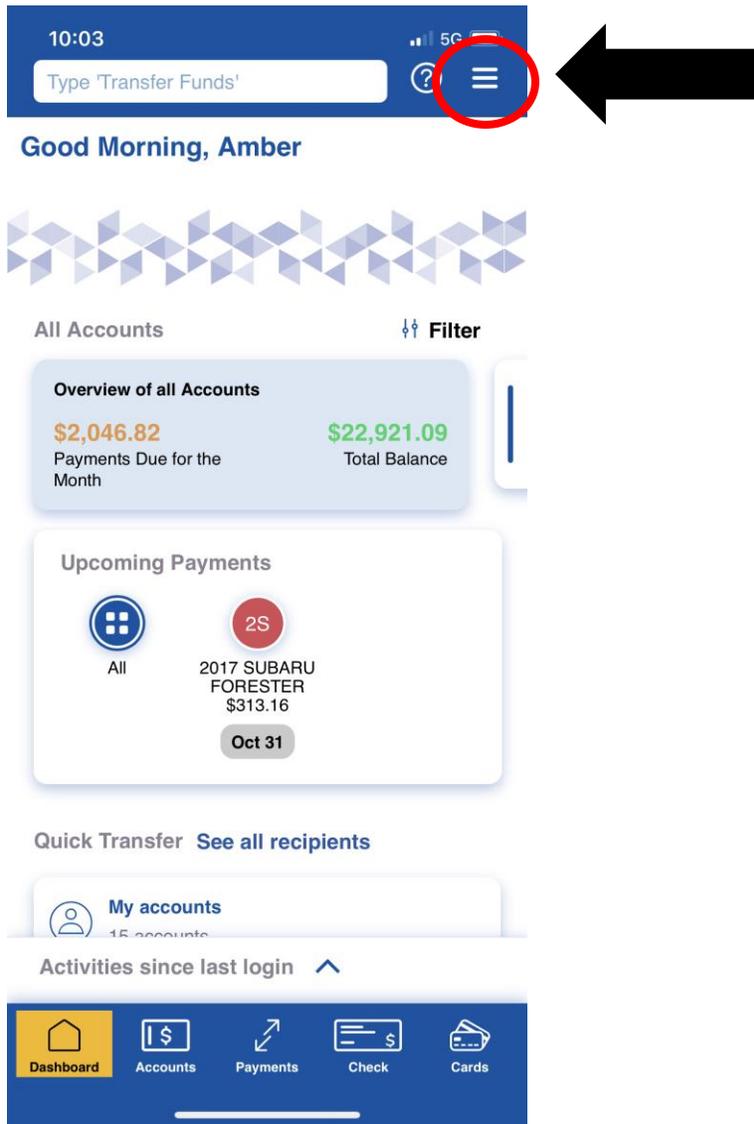


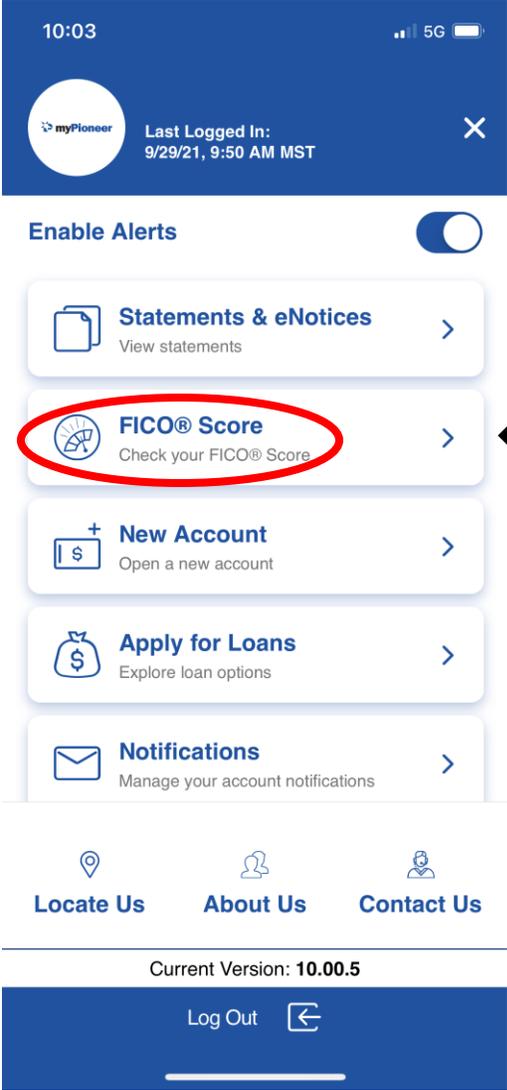
How-To View Your FICO® Credit Score on Desktop

1. Once logged in to mobile banking, click on the Hamburger Menu in the upper right-hand of your screen.





2. Click on the FICO® Credit Score tab.





3. View your credit score, score history and factors affecting your score.



The FICO® Score pulled on 08/21 is the FICO® Score 8 based on experian data, and is the same score that Pioneer Federal Credit Union uses, along with other information, to manage your account.

[Click for more credit education](#)

FICO® and 'The score lenders use' are trademarks or registered trademarks of Fair Isaac Corporation in the United States and other countries. © 2021 Fair Isaac Corporation. All rights reserved.

Your FICO® Score History

08/21	05/21	02/21
724	737	716

Key Factors affecting your FICO® Score

1 Serious delinquency
FICO® Scores consider the presence of a serious delinquency (very late payment) on a person's credit report as a powerful predictor of future payment risk. Your score was impacted because your credit report shows one or more serious delinquencies.

Keep in mind

People with previous late payments are much more likely to pay late in the future, and tend to be viewed