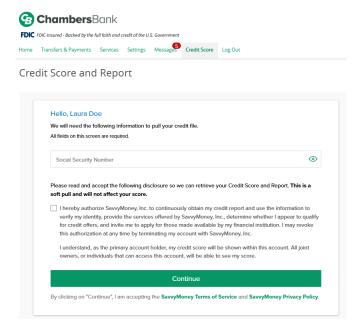
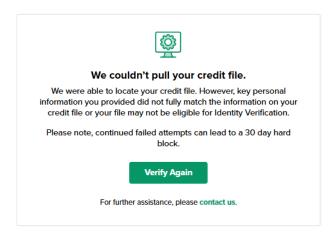


HOW TO GET STARTED WITH CREDIT SCORE

 Select the "Credit Score" tab. Provide your Social Security Number to verify your identity. Read the disclosure and check the box to authorize SavvyMoney, Inc. to securely access your credit report. This is a soft pull — it will not affect your credit score.

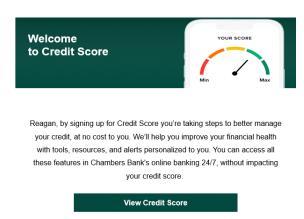


 If your credit file cannot be pulled, click "Verify Again." Credit Score will verify your full name, address, date of birth (DOB), Social Security Number (SSN).
 This information may already be prefilled from your Chambers Bank profile.





TransUnion will match your information to your credit file. You may be asked
to answer authentication questions based on your credit history. You will
need to answer these questions correctly to finish verifying your identity.



• Once setup is complete, you'll have ongoing access to your Credit Score dashboard inside Digital Banking, keeping you in control of your credit health anytime, anywhere.