

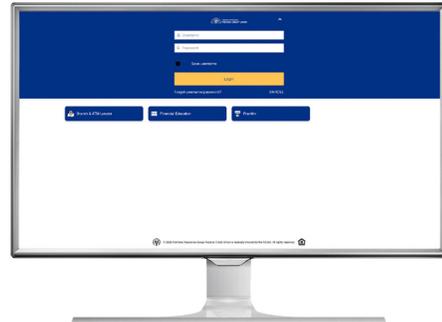


Step 1:

Open the **Tulee App** or access Tulee by visiting tulee.figcu.org.



Tulee App



tulee.figcu.org

Step 2:

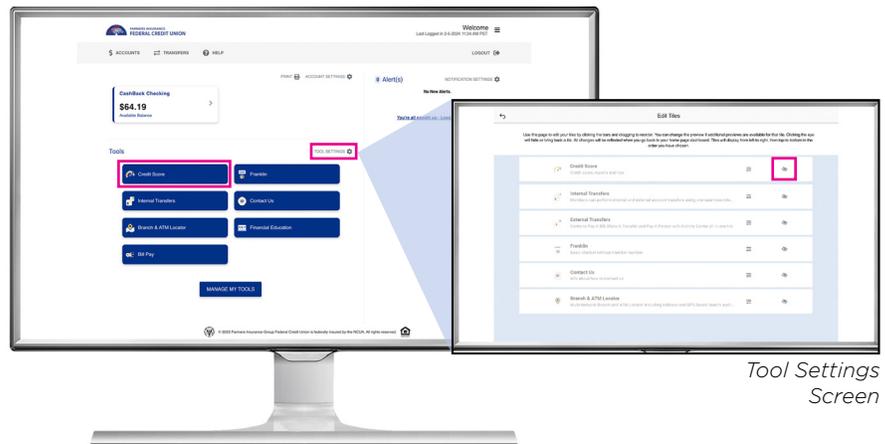
The **Tools** section on the home page lists all the available Tools. Click the **Credit Score** Tool to check your score.

If the **Credit Score** Tool isn't listed, click the **Tool Settings** screen. Then click the grayed-out eyeball to add the **Credit Score** Tool to the home screen.

Note:

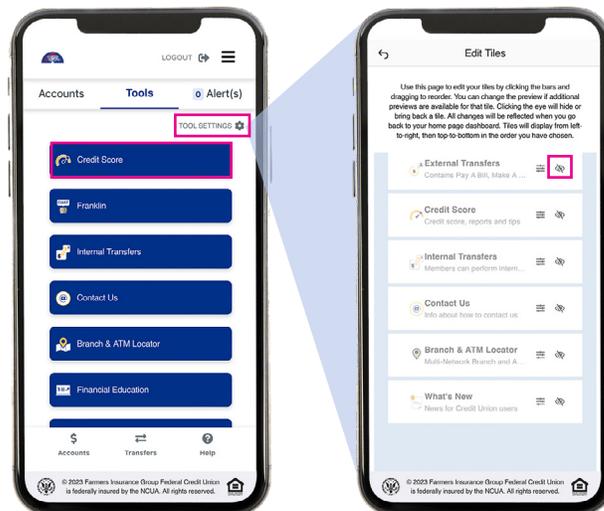
The **Credit Score** Tool is not available for Organization accounts (Businesses and trusts).

Web Browser View



Tool Settings Screen

Mobile Phone View

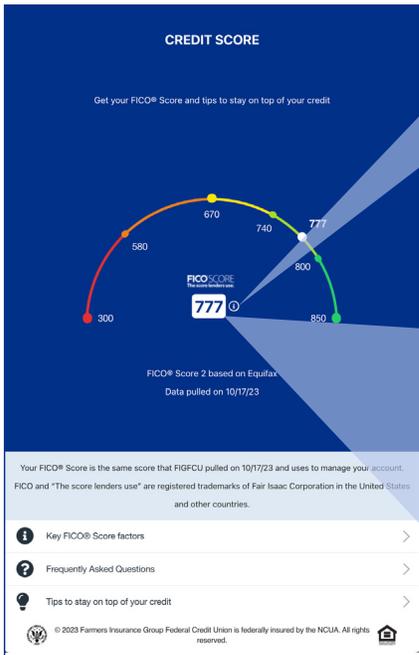


Tool Settings Screen

Step 3 (Scenario A):

Once the **Credit Score** Tool has opened, your FICO® score will appear on the screen if you opted in to this service. If you haven't opted in, please go to Step 3 (Scenario B).

If you opt in to Credit Score, the following images will appear on your screen.



FICO® Scores Updates.

Your score will be updated monthly, you should expect to see your new score on or around the 5th business day of each month. Please note scores reflect data from your credit file at the time it was calculated and may be from a previous period. FICO® Scores provided by Experian.

OK!

Click the information icon for monthly FICO® Score Updates.

FICO® SCORE RATINGS

RATING	RANGE
Exceptional	800 & Above
Very Good	740 - 799
Good	670 - 739
Fair	580 - 669
Poor	579 & Below

OK!

Score Ratings: To review each credit score category, click the word corresponding to the rating (Exceptional, Very Good, Good, Fair, Poor).

Sample Report of Score Factor(s):

FICO® SCORE FACTORS GUIDE

Lack of recent bank/national revolving information

FICO® Scores evaluate a person's mix of credit cards, loans, and mortgages, and whether a person's credit report shows open credit cards and/or open-ended accounts, or sufficient recent information about those accounts. Your score was impacted by too little recent credit card and/or open-ended account information on your credit report.

Keep in Mind

People who demonstrate irresponsible use of different types of credit generally appear less risky to lenders. However, opening a new card and/or open-ended account, and to a lesser extent the credit inquiry associated with applying for a new credit account, may demonstrate higher risk in the short term.

FREQUENTLY ASKED QUESTIONS

Credit Score FAQs

What are credit scores?

A credit score is a number summarizing your credit risk, based on your credit data. A credit score helps lenders evaluate your credit profile and influence the credit that's available to you, including loan and credit card approvals, interest rates, credit limits, and more.

What are the minimum requirements to calculate a FICO® Score?

A credit file must contain these minimum requirements, which differ slightly for different types of FICO® Scores:

- At least one account that has been open for six months or more
- At least one account that has been reported to the consumer reporting agency within the past six months
- No indication of decreased on the credit file (if you shared an account with a person reported as deceased, make sure your credit report is not affected)

What is a good FICO® score?

FICO® Scores generally range from 300 to 850, where higher scores demonstrate lower credit risk, and lower scores demonstrate higher credit risk (note, some types of FICO® Scores have a slightly broader range). What's considered a "good" FICO® Score varies, since each lender has its own standards for approving credit applications, based on the level of risk it finds acceptable. So, one lender may offer its lowest interest rates to people with FICO® Scores above 750, while another may only offer it to people with FICO® Scores above 700.

The descriptions below provide a breakdown of ranges for FICO® Scores found across the U.S. consumer population. Again, each lender has its own credit risk standards, but this breakdown can serve as a general guide of what a FICO® Score represents.

800+ (Exceptional)

- Well above the average score of U.S. consumers
- Demonstrates to lenders you are an exceptional borrower

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IMPROVING YOUR CREDIT

Healthy Credit Behaviors

What helps my FICO® Score the most?

Higher FICO® Scores are a result of healthy credit behaviors, and the best way to have higher FICO® Scores is to demonstrate healthy credit behaviors over time. Here are a few tips you can follow:

- Pay your bills on time. Delinquent payments and collections can have a major negative impact on your FICO® Scores. If you're behind on payments, get current and stay current.
- Avoid collections. Paying off a collection account will not remove it from your credit report. It will stay on your report for seven years.
- Keep balances low. It's okay to use your credit cards, just be careful about using a large percentage of your available credit — high utilization rates can have a major impact on your FICO® Scores.
- Do your rate shopping within a short period of time. FICO® Scores distinguish between a search for a single loan and a search for a mortgage, student, or auto loan, in part by the length of time over which inquiries occur.
- Have credit and manage it responsibly. Ultimately, having a mixture of credit is a good thing — as long as you make your payments regularly and on time. Someone with no credit cards tends to be higher risk than someone who has managed credit cards responsibly.
- Don't close unused credit cards to raise your scores. Your FICO® Scores consider the age of your accounts — the longer your credit history, the better.
- Check your credit reports and FICO® Scores as often as you'd like. It will not lower your scores.

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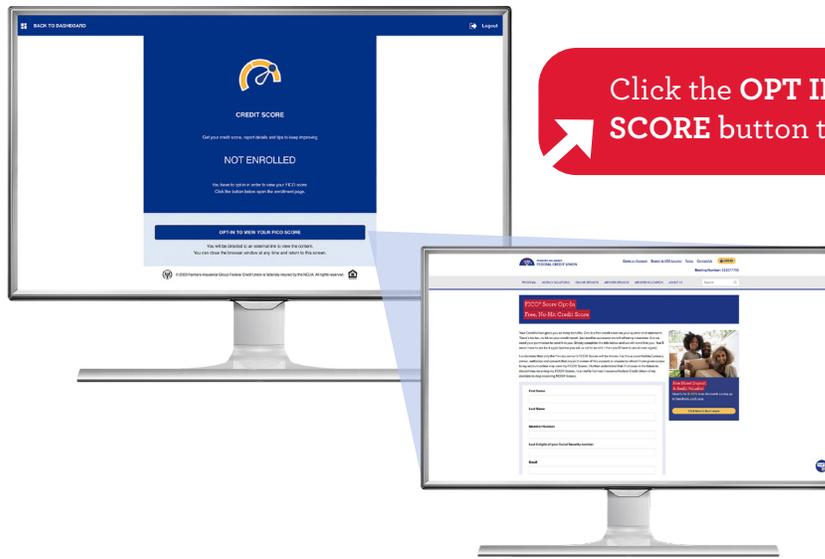
Underneath your score, click the informational categories to learn more about:

- Key FICO® Score Factors
- FAQs
- Tips to stay on top of your credit.

Step 3 (Scenario B):

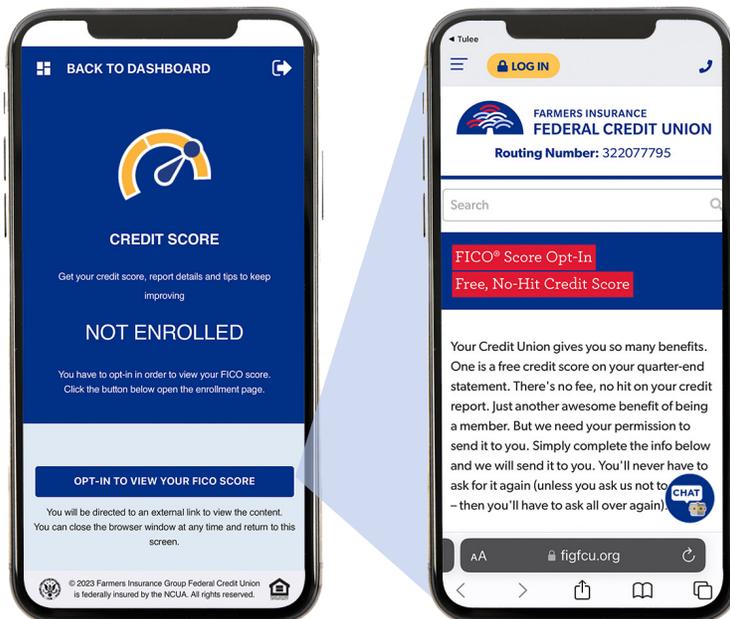
If you have yet to opt in to receive your FICO® Score, you will be asked to do so.

Web Browser View



figfcu.org/fico

Mobile Phone View



figfcu.org/fico

! You will be sent to the FICO® opt-in page on the Credit Union website.

figfcu.org/fico

 Fill out the opt-in form and click the **Submit** button at the bottom of the page. Once opted in, you will see your score in Tulee at the beginning of the following month.

First Name

Last Name

Member Number

Last 4 digits of your Social Security number

Email

Authorize **I Do Not Authorize**

Please let us know if your mailing address has changed:

Address

City

State

Zip

I'm not a robot  reCAPTCHA
[Privacy - Terms](#)

 If you've already opted in, you can opt out of receiving your credit score by filling out this form and clicking: **I Do Not Authorize.**

I understand that only the Primary owner's FICO® Scores will be shown. I as the account holder/primary owner, authorize and consent that any joint owner of this account or anyone to whom I have given access to my account online may view my FICO® Scores. I further understand that if I choose in the future to discontinue receiving my FICO® Scores, I can notify Farmers Insurance Federal Credit Union of my decision to stop receiving FICO® Scores.

FICO® Fair Isaac Corporation

figfcu.org/fico