My Financial Health FAQs

What is My Financial Health? - My Financial Health is a feature within online banking that includes identity and personal information protection at the basic level. This is **FREE** to all customers enrolled in online/mobile banking. Customers may opt to enroll in the premium version for a monthly charge of only $8.99. The premium version offers more identity protection and credit monitoring features as well as a full subscription manager.

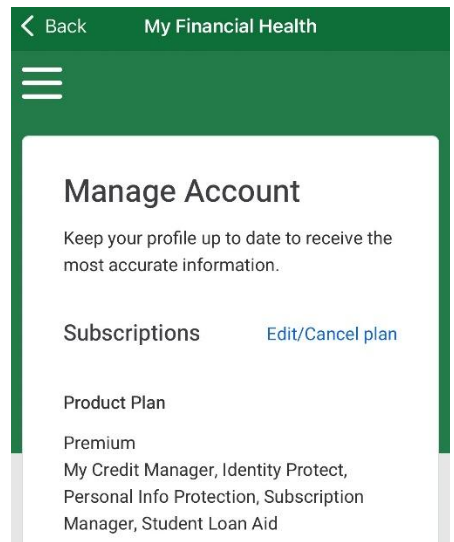
The information showing isn't mine?

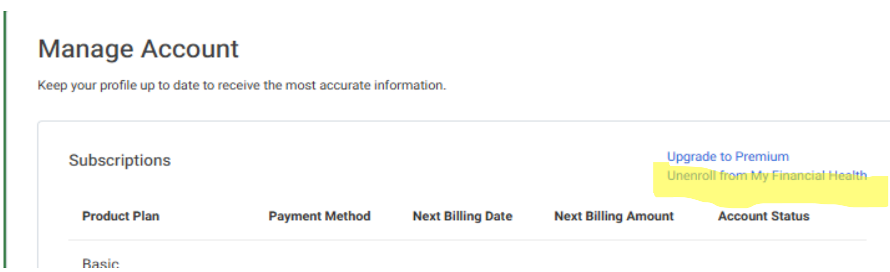
Information shown will be for whoever's SSN your login was enrolled under. If you are using a login that was enrolled under your spouse's name let us know and we will get you set up under your own.

What if I don't want my information to show? Can I opt out?

You can unenroll in My Financial Health from the My Account section. You can always enroll back in later.

If you cancel your Premium Plan subscription you will continue to have access to the Premium features until the end of the billing cycle. At the end of the billing cycle, you will be downgraded to the Basic (free) plan.





User Account Management

How do I pay for the paid version?

If you choose to enroll in the paid version, you will select the account that the funds are debited from each month. If a premium user's pay-from account is closed or deleted, the payment will fail, and they will be downgraded back to the free plan.

How can I update my payment method?

Once in My Financial Health navigate to the ‘Manage Account’ section in the left-hand menu bar. Click on ‘Edit plan’ and then ‘Change payment method’ to change which primary account the user wishes to pay from.

How do I know what my renewal date is?

On the Manage Account page of My Financial Health you will find your next billing date.

Credit Management

What is included in the Credit Score and 3B Monitoring service?

Premium service provides users with their Experian, Vantage 3.0 credit score and alerts them to changes across all three major credit bureaus—Experian, TransUnion, and Equifax—ensuring comprehensive monitoring of their credit profile.

How often is my credit score updated?

Credit scores are updated monthly. However, if you are on the Premium Plan, you will receive alerts immediately if there are any significant changes to your credit report.

I recently applied for a loan. Why doesn’t my credit score match in online banking?

This score is based on the VantageScore® 3.0 model. There are other scoring models, and the credit score provided may not be the score used by lenders to make credit decisions.

I received a credit alert that seems to be incorrect. What should I do?

The user should contact the appropriate credit bureau for more information.

Identity Protection

What does the identity protection service cover?

The free identity protection service monitors your personal information on the dark web and alerts you to potential fraud. The Premium Plan also includes services such as SSN monitoring, change of address alerts, and identity restoration support in case of identity theft.

How do I know if my identity is compromised?

You will receive an alert anytime we detect unauthorized or suspicious use of your personal information, allowing you to take prompt action.

How do I view my identity protection alerts?

Inside My Financial Health click on “View more” within the credit and identity protection services tile and navigate to ‘Identity Alerts’ on the left-hand menu bar. Here you can view all alerts related to your identity.

Other information:

My Financial Health is available on both desktop and mobile versions.

Customers who are not enrolled in online banking can still visit https://www.annualcreditreport.com/ to request a free copy of their full credit report.

Personal Information Protection

What is Personal Information Protection?

Personal Information Protection helps secure your personal information by identifying and removing data from various data broker sites, minimizing your online exposure.

How can I see where my information is exposed?

You can access a detailed summary by navigating to the Personal Info Protection view which lists all sites where your personal information has been found, along with the actions taken to remove or secure it.

Subscription Manager

How often are the subscriptions refreshed?

The subscriptions are refreshed daily for the Premium Users and weekly for Free Users.

What types of subscriptions show up?

Subscription Manager tracks a wide range of subscriptions including streaming services, software licenses, gym memberships, and other recurring charges linked to the user’s primary financial accounts.

Why do I see subscriptions that are not mine?

Subscription Manger will show subscriptions from **all** accounts connected to your login. It shows that last 4 digits of the account that the subscription is being debited from. *Example: I have my child's account connected to my online banking. I will see any subscriptions they have on their account as well.*

What is included in the free version of My Financial Health?

- My Credit Manager - members and customers receive a free one-bureau credit report and score. They can also upgrade to a paid version that provides a three-bureau credit report with many powerful features to help users understand their credit and learn how to improve it.
- Identity Protect - a free identity protection profile that notifies consumers when their compromised or stolen personal information is found. Members and customers can upgrade to a full premium version that can restore stolen personal information through comprehensive identity restoration services and provide ongoing protection with identity theft insurance1.
- Privacy Protect - a free online privacy tool that scans dozens of data brokers and people search sites in real-time to reveal where users have exposed personal information. Members and customers can also upgrade to a paid subscription that provides ongoing continuous monitoring and removal of personal information from hundreds of sources, including data brokerages and people search sites. If a data breach occurs, Privacy Protect alerts customers to inform them if they are impacted.
- Subscription Manager - an online subscription management tool that helps members and customers view their active recurring subscriptions. A full paid version of Array Subscription Manager enables them to cancel and can provide hundreds in savings. "Financial institutions are seeking new opportunities to replace the non-interest fee income from overdrafts and processing fees that are in sharp decline," said Mario DeLecce, Head of Financial Institutions at Array. "The speed at which banks and credit unions can make this transition depends on how rapidly they can create these new streams. We're now providing the fastest path for thousands of institutions to make this happen."

My Financial Health Comparison – Basic vs Premium

Want additional protection and features?

Our Premium provides additional credit and identity protection services, and gives you access to all our premium products for just $8.99/month, plus applicable sales/use taxes.

	Basic $0 / mo	Premium $8.99 / mo
My Credit Manager		
VantageScore® 3.0 provided by Experian®	✓	✓
Experian® credit monitoring and alerts	✗	✓
Equifax® credit monitoring and alerts	✗	✓
TransUnion® credit monitoring and alerts	✗	✓
Identity Protect		
Dark web monitoring	✓	✓
Social security number monitoring	✗	✓
Change of address monitoring	✗	✓
Identity theft insurance and restoration[1]	✗	✓
Personal Info Protection		
View exposed private information	✓	✓
Removal of personal information from brokerage sites	✗	✓
Ongoing web monitoring for newly-exposed private info	✗	✓
Subscription Manager		
View online subscriptions	✓	✓
Cancel online subscriptions	✗	✓
Student Loans		
View total federal student loan balance	✗	✓
Find the best plan with the most savings	✗	✓
Enroll in a new program with ease	✗	✓
Monitor plan details and recertify	✗	✓
		Upgrade to Premium

1. The Identity Theft Insurance is underwritten and administered by AIG. This description is a summary and is solely intended for informational purposes and may not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits.