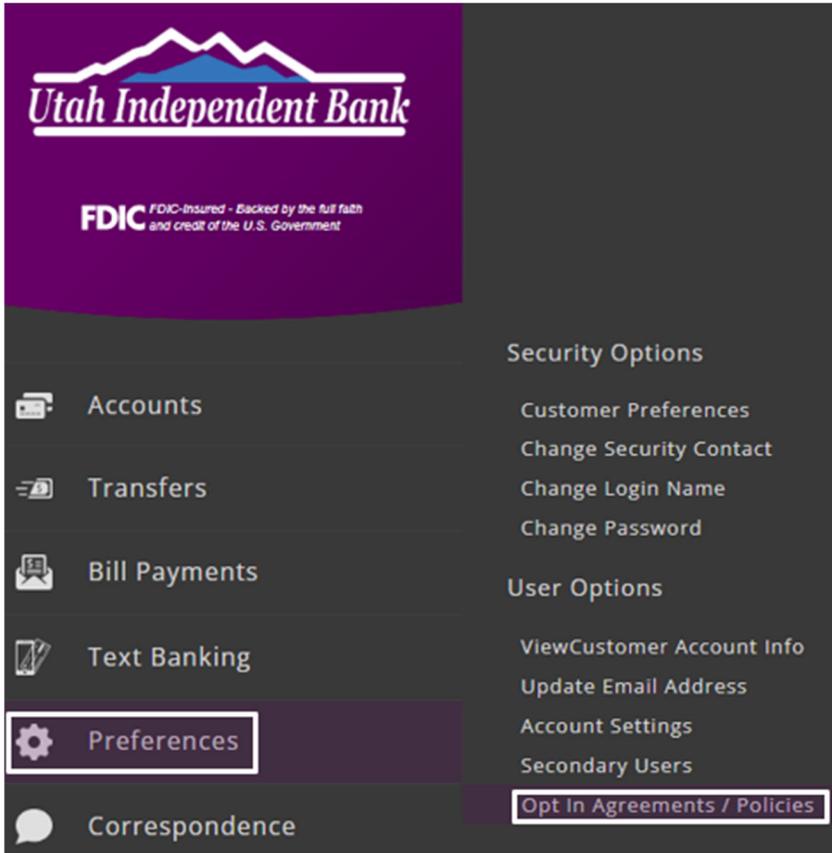


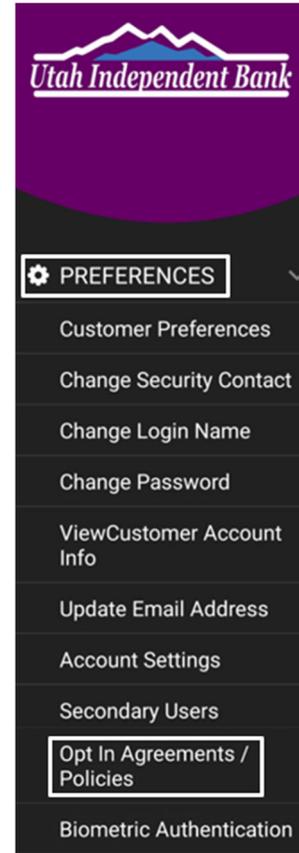
## HOW TO OPT IN TO SOFT CREDIT SCORE

If you previously opted out of the soft credit score option, you can sign up by going to Menu, Preferences, Opt In Agreements / Policies

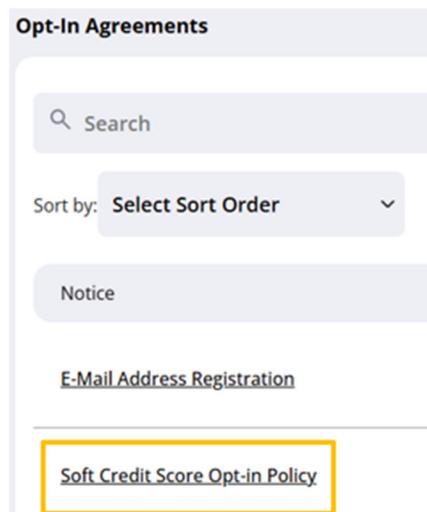
### Website



### Phone



- Click on Soft Credit Score Opt-in Policy
- Click Opt In to agree to this policy



## Soft Credit Score Opt-in Policy

### Soft Credit Score Opt-in Policy

You agree that by navigating beyond the Soft Credit Score area by entering your information and continuing beyond the "Agree and Continue" button, or by otherwise accessing or using the Credit Score Manager Third-Party Content, you instruct Utah Independent Bank to periodically obtain your credit report to use it for the following purposes:

To display your credit score information to you for educational purposes and to assist you in understanding how financial transactions affect your credit score;

To confirm your identity, such as to identify potential fraudulent transactions in your name; and

To offer our products and services to you.

Back

Opt In

1. Fill in or verify your information and click the Next button
2. Fill in or verify your identification information. Click the checkbox to consent to receiving a code that will allow you to retrieve your credit score
3. Submit

Verify your identity  
Add your information so we can confirm your identity.

First name

Last name

Street address

City

State

ZIP Code

Next

### Verify your identity

Add your information so we can confirm your identity.

Please provide your full Social Security Number. Sometimes the last 4 digits of your Social Security Number are not enough to locate your credit profile. To locate your credit profile, please provide your full 9-digit Social Security Number.

Date of birth

-  -

Social Security Number <sup>?</sup>

-  -

Phone number <sup>?</sup>

I consent to receiving SMS messages from credit vendors for identity verification

Email

I understand that by clicking the "Submit" button below, I agree to the Terms and Conditions and acknowledge receipt of the Privacy Policy. I am authorizing The Company to obtain my credit report on a recurring basis from any consumer reporting agency to confirm my identity and monitor my credit profile for changes. I further understand that I can withdraw this authorization at any time by contacting The Company.

Message and data rates may apply. Collection of your phone number is subject to our Privacy Policy.

Submit

4. Choose to deliver a passcode via text message or voice call. Select the applicable option and click Next

Verify your identity  
Please select your preferred method of Authentication?  
(Standard text message and voice rates apply)\*

Deliver passcode via Text Message

Deliver passcode via Voice Call

**Next**

5. Enter the code in the one-time code field and click Submit

Verify your identity  
Enter the passcode you received

One-time Code

**Submit**

6. You will be navigated to the Account Summary screen

**NOTE:** Upon first logging in after opting in, a message may appear. It may take several minutes to load the screen with your initial credit score.

...  
Please wait while we gather your reports & scores from the credit bureaus. This can take up to a minute.

