

NEWS RELEASE

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FCUL Service Group, Inc. Advocates Member-Credit Education through Implementation of Experian's ScoreRight

With credit scores being the most important factor in determining whether or not a loan application is approved and what interest rate is secured, providing members with information on how their financial decisions may impact their credit scores is becoming a strategic tool to increase loan volume for credit unions.



In an effort to educate Florida credit union members on what their credit score means and how it affects the probability of securing their next loan, the FCUL Service Group has partnered with Experian®, one of the three major credit bureaus in the nation, to offer their ScoreRight™ product.

ScoreRight is a credit score illustration tool that assists credit unions in educating their members on how their financial decisions may impact their credit score. Misinformed consumers often believe that their income level directly affects their credit score. However, credit bureaus do not use income as a score factor. Credit bureaus utilize many factors to determine a consumer's credit score, including:

- Number of Credit Accounts Held by an Individual
- Payment History
- Delinquent Accounts
- Public Records, such as, Bankruptcies & Charge Offs
- Length of Time an Account has been Open

Providing customer-specific illustrations regarding how financial decisions may influence credit scores can lead to more loyal and profitable relationships. This, in turn, can result in improved loan-closing efficiency, reduced rate shopping, increase the potential for repeat business, strengthen member relationships, and attract new membership.

“ScoreRight gives our credit unions a competitive advantage by educating members on the facts about what may impact their credit score rating. With this knowledge, members can make sound financial decisions moving forward, and increase future credit union loan volume,” stated Marvin M. Garland, Chief Operating Officer, FCUL Service Group.

For more information about how your credit union can increase loan volume and member loyalty through credit score education, contact Amber Tynan at 800.342.1266 x1154 or amber.tynan@fcul.com.

About the FCUL Service Group

The FCUL Service Group, Inc. is a wholly owned subsidiary of the Florida Credit Union League. The mission of the FCUL Service Group, Inc. is to develop, market, and provide for-profit products and services to credit unions in and out of Florida. From adding new products to improving existing products, FCUL Service Group, Inc. is committed to developing and providing the most cost-effective and cutting-edge products and support services that benefit credit unions and position them to be competitive in today's fluid market.

About Experian

Experian[®] is a global leader in providing information, analytical and marketing services to organizations and consumers to help manage the risk and reward of commercial and financial decisions. Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organizations around the world to establish and strengthen customer relationships and provide their businesses with competitive advantage. For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence. Clients include organizations from financial services, retail and catalog, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

Experian Group Limited is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. It has corporate headquarters in Dublin, Ireland, and operational headquarters in Costa Mesa, Calif., and Nottingham, UK. Experian employs approximately 15,500 people in 36 countries worldwide, supporting clients in more than 65 countries. Annual sales are in excess of \$3.8 billion (£1.9 billion/€2.8 billion).

For more information, visit the Group's Web site on www.experiangroup.com.

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