



Identity Advantage Overview

As a valued Grand Bank for Savings, FSB credit cardholder, you have access to **Identity Advantage**, a complimentary benefit designed to help you monitor your credit and stay aware of important changes to your credit profile.

With easy access to your credit information, helpful monitoring tools, and timely alerts, Identity Advantage can help you better understand your credit and make more informed financial decisions.

Your Identity Advantage Benefits Include

Access to Your Credit Score

- View your Experian-based VantageScore® 3.0 credit score anytime.
- Track up to 12 months of score history to see how your credit score changes over time.

Credit Score Simulator

- Explore how certain financial actions such as making additional payments or increased credit usage may affect your credit score.
- Better understand potential outcomes and plan with greater confidence.

Credit Monitoring Alerts

Receive notifications when important changes are reported to your Experian credit file, including:

- New accounts opened in your name
- Credit inquiries
- Changes to existing credit accounts

These alerts can help you stay informed about activity that may impact your credit profile.

Notification Center

- Access all your credit alerts in one convenient location.
- View details about what changed and when.
- Review previous alerts without searching through emails.

A Complimentary Benefit for Eligible Grand Bank for Savings, FSB Cardholders

Identity Advantage provides eligible Grand Bank for Savings, FSB cardholders with access to an Experian credit score, score history, a credit score simulator, credit monitoring alerts, and a centralized Notification Center—all at no additional cost. These tools can help you stay informed about your credit and monitor changes to your credit profile over time.