

## VantageScore 4.0 Summary Terms and Conditions

You (the primary Curae Credit Card accountholder) acknowledge that by agreeing to these terms and conditions, you are:

1. Providing written instructions under the Fair Credit Reporting Act for the issuer of your Curae Credit Card, The Bank of Missouri (“TBOM”), to provide you with your VantageScore 4.0 credit score from TransUnion and other information from your personal credit profile [or other relevant information from one or more of the three national credit bureaus – Experian, Equifax, or TransUnion – or their affiliates and subsidiaries] in connection with your Curae Credit Card account;
2. Authorizing TBOM to provide you with this information on an ongoing basis; and
3. Acknowledging that if you provide your User ID and password to someone else, they will be able to access your credit score.

This service is subject to credit score availability and TBOM provides access to your credit score at its own discretion. Credit score access is not a permanent feature of your account and may be discontinued at any time. Only you, the primary Curae Credit Card accountholder, may authorize this request and only your credit score is available through this program.

The credit score provided is the VantageScore 4.0 credit score from TransUnion and may be different from other credit scores. VantageScore 4.0 is a registered trademark of VantageScore Solutions, LLC. Your VantageScore 4.0 credit score falls into a range from 300 to 850 and is offered solely for your own non-commercial, personal review and benefit. Your VantageScore 4.0 credit score is not an endorsement or a determination of your qualification for a loan or credit. **TBOM and other creditors may use different credit scores and other information to make credit decisions.**

TransUnion is not affiliated with TBOM. TBOM does not guarantee the accuracy of any information provided by Equifax and is not responsible for the actions of any third parties.

You can request a free copy of your credit report from each of the three major U.S. consumer reporting agencies, including TransUnion, once every 12 months by going to [www.annualcreditreport.com](http://www.annualcreditreport.com). If you find an inaccuracy in your credit report, you may dispute it by contacting the consumer reporting agency involved.

TBOM does not provide “credit repair” services or advice and is not a “credit repair organization” as defined under federal or state law, including the federal Credit Repair Organizations Act.