

ExtraCredit®

MEDIA KIT

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ExtraCredit is a drastically different and game-changing credit solution. Here are a few guidelines for using our brand resources. Please take a moment to familiarize yourself with them.

WHAT WE DO:

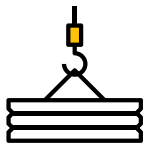
The credit space is filled with free tools. The thing is, you get what you pay for when the price is free. With ExtraCredit, users get access to the tools they need to actually make an impact on their credit.



What is ExtraCredit?

Credit.com has always been here as a resource to help improve our user's financial lives, but now we offer a paid service called ExtraCredit: an all-encompassing solution would won't find anywhere else.

ExtraCredit has five main features:



Build It

MORE FOR YOUR SCORE

Build It allows users to add bills to their credit profile and get credit for payments they already make.



Guard It

MORE THAN A LOCK

When it comes to identity theft, a warning system is not enough. Guard It gives users real-time, proactive alerts to stay ahead of ID theft.



Track It

INSIDER INFO

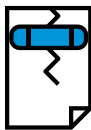
We show our users what no one else will, starting with 28 different FICO® Scores and reports from all three bureaus.



Reward It

GET PAID

Anytime someone gets approved for a credit card or loan through a free app, those apps get paid. With Reward It, that cash goes back to our users.



Restore It

REPORT CLEAN UP

Credit mistakes happen. With Restore It, our users get discounted access to a leader in credit repair, who will work with them to challenge the inaccurate or unfair negative items hurting their score.

** Where available*

What can you tell me about ExtraCredit's voice?

ExtraCredit's voice is broken down into three main traits:



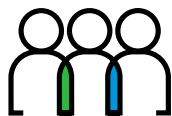
Trustworthy

We want to be seen as the authority on all things credit. Our language should reflect that confidence.

Good example

Credit is complicated. ExtraCredit is not.

You shouldn't need five different services to manage and build your credit history. And you don't—at least not when you have ExtraCredit.



Friendly

ExtraCredit is for everyone, so we use regular, everyday language to communicate openly with our customers.

Good example

Your credit score can unlock a lot of doors

A first home, lower payments on a new ride, your dream vacation and more—see how ExtraCredit can help you manage your credit moving forward.



Bold

We aren't afraid to compare ExtraCredit directly with the competition—because, simply put, our product is better than theirs.

Good example

Lenders don't use free credit scores

And neither should you. ExtraCredit comes with 28 different FICO® Scores, meaning you see what lenders see.

How can I get more for my credit with Build It?

You deserve credit for every bill you pay on time. Yes, that includes your credit card payments, but what about rent? Your electric bill? ExtraCredit lets you report your on-time payments as new tradelines on your credit profile.

How it works:

- **Find your payments**

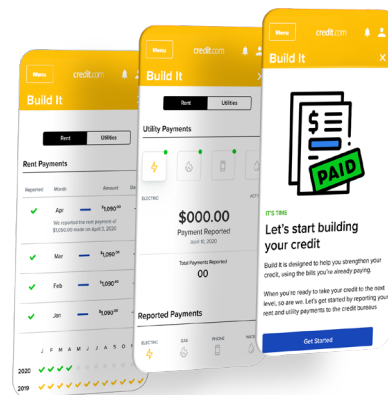
We start by securely connecting to your bank account to identify your rent & utility payments

- **Report your payments**

Next, we facilitate a connection with the credit bureaus so that your payments are reported

- **Build up your report**

Your payments should then show up on your credit reports, which could lead to a stronger credit profile.



The Build It feature is visualized with the color yellow and should be the dominant color in the visual. Yellow symbolizes optimism of a better and accurate credit.

FROM OUR USERS:

“The checks and balances system with connecting to banks and other federal institutions to increase credit eligibility through bill pay is secure and helpful as well.”

- Charles

Why do I need more than a lock with Guard It?

Today's criminals are sophisticated. They attack consumers in ways that are difficult to see, and even harder to prevent. We stay one step ahead of identity theft through Guard It. Guard It provides three lines of defense against cyber-criminals:

Protect your private information

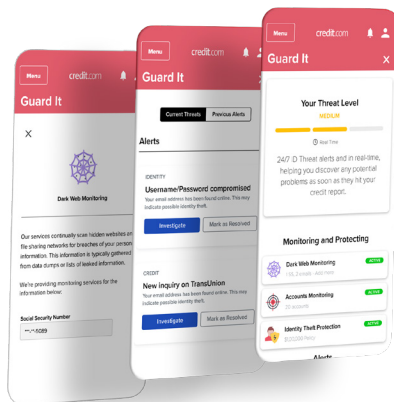
Dark Web Monitoring services continually scan hidden websites and file-sharing networks for breaches of personal data.

Secure your personal accounts

Compromised Account Monitoring services catch unauthorized bank changes and accounts opened with a stolen identity.

Insure against damages

Identity Theft Insurance protects customers from financial harm with a \$1,000,000 policy for even the worst-case scenario.



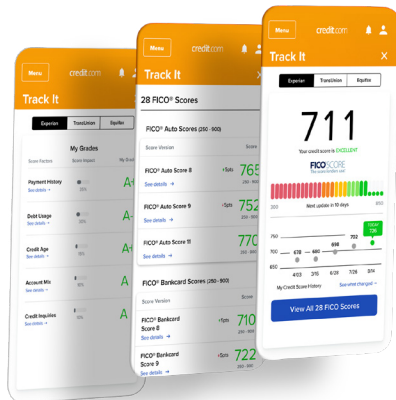
The Guard It feature is visualized with the color red and should be the dominate color in the visual. Red symbolizes caution that you should always be aware of your credit and who might be trying to use it.

What inside info do I get with Track It?

There are literally hundreds of credit scores being passed off as legitimate. Every app and service out there pretends to have “The Score.” Fact is, there’s no such thing, which means the score you see on your free credit app really doesn’t matter. Instead, see what lenders see with Track It.

What you get:

- 28 FICO® Scores
- All three bureau reports—Experian, Equifax and TransUnion
- Advanced credit monitoring and alerts
- Credit factor report card



The Track It feature is visualized with the color orange and should be the dominate color in the visual. Orange is a symbol of health and knowing the full scope of your credit will ensure that it is healthy and well maintained.

FROM OUR USERS:

“My favorite ExtraCredit feature is the ability to view 28 of my FICO® Scores from all three credit bureaus.”

- Khalid

How do I get paid for smart credit decisions with Reward It?

A smart choice today will pay off tomorrow, but what if that choice also paid off today? That's exactly how it works with ExtraCredit: we'll give you actual cash anytime you are approved for a select offer through Reward It. After all, your success, is our success.

How it works:

- **Analyze your credit**

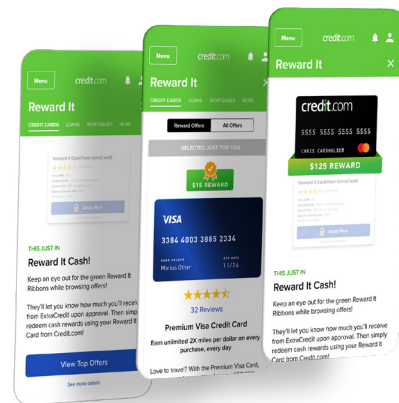
First, we run your credit through our internal algorithm to determine what kind of offers you may qualify for.

- **Find the perfect offer**

Next, you can pick which offer makes the most sense for your situation from a customized list of offers.

- **Get paid real money**

Finally, after you qualify for an offer, we split the reward with you—sent directly to your Reward It credit card.



The Reward It feature is visualized with the color green and should be the dominate color in the visual. Green symbolizes money. The money that should and will be going to you.

DID YOU KNOW:

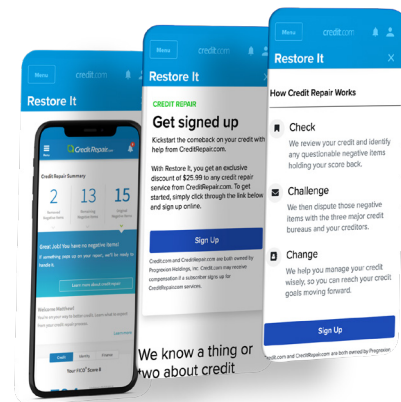
Anytime you use an offer from one of those “free” credit sites, they get paid. Often hundreds of dollars. Meanwhile, you get nothing. With ExtraCredit that money goes to you.

How do I clean up my report with Restore It?

You get an exclusive discount to one of the leaders in credit repair.

What you get:

- Work with a trusted leader in credit repair
- Leverage a proven credit repair process
- Get started with **\$24.99** off each month



The Restore It feature is visualized with the color blue and should be the dominate color in the visual. Blue is a symbol of trust. We want our users to feel secure that we are sending them to the leaders in credit repair to help remove any inaccurate item on their credit report.

Anything I shouldn't say?

The credit industry is heavily regulated, and unfortunately, we can't list everything you can or cannot say. That being said, here's a list of a few things to avoid:

BANNED TERMS:

Expert

In partnership with

Any statement of definitive outcome or results

Unsubstantiated statistic

Assessment or ranking words (Best, Top, Leader...etc) must be used with caution (if AMEX involved, don't use at all. If another issuer refer to content term limitation matrix)

Fictional experiences

Any profanity

Any type of implicit or explicit discrimination

False information

Misleading information

Credit Trigger Terms (rates, fees) require additional disclosures.

Instant approval

Will qualify

This card/product will improve your credit score

Free financing

Absolute terms (all, always, never, every, entire)

Guarantees

Progression

Government approved

Endorsed by...

Exclusive (with the exception of the exclusive discount through Reward It)

Just for you

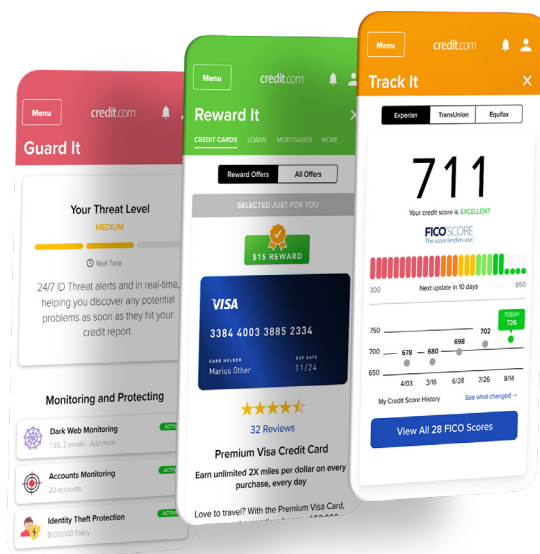
Does ExtraCredit have a boilerplate?

Even though credit can be messy, people shouldn't need to use five different services just to manage and build credit profile. That's why ExtraCredit gives you everything you need to master your credit. Visit Credit.com to sign up for ExtraCredit and start taking control of your financial future today.

FROM OUR USERS:

“Prior to Extra Credit, the only way you could have access to all of your FICO® Scores was through MyFico.com. We are in the process of buying a home and having access to our actual FICO® Scores 2, 4 and 5 is what we need, which is what this service provides.”

- Nicole



Disclaimer: Current users were solicited and in some cases compensated in exchange for an unbiased review about their experience with ExtraCredit.