



Credit Sense™ FAQs

What's Credit Sense?

Credit Sense is a comprehensive credit score program offered by Members 1st of NJ FCU, which helps you be on top of your credit. You will receive your latest credit score and report, key factors that impact your score, and cost-savings offers. Credit Sense also monitors your credit report daily and informs you when changes have been detected.

How do I view my credit score?

To view your credit score, you must first enroll in online banking and download the latest update for the mobile banking app from the iOS App Store or Google Play Store. After downloading the updated app and logging in with your online banking credentials, you'll be able to access your credit score from the "Accounts" screen or the "More" menu.

Is there a fee for checking my credit score?

No. Checking your credit score is absolutely free.

Will checking my credit score hurt my score?

No. Checking your credit score via the mobile banking app or online banking only performs a "soft pull" on your credit, which does not affect your score.

Is there a limit on how often I can check my credit score?

No. You are free to check your credit score as often as you'd like.

Which credit bureau does my credit score come from?

The score displayed is your VantageScore 3.0 credit score. VantageScore is a credit score model developed by the three leading credit reporting companies – Experian, Equifax and TransUnion.