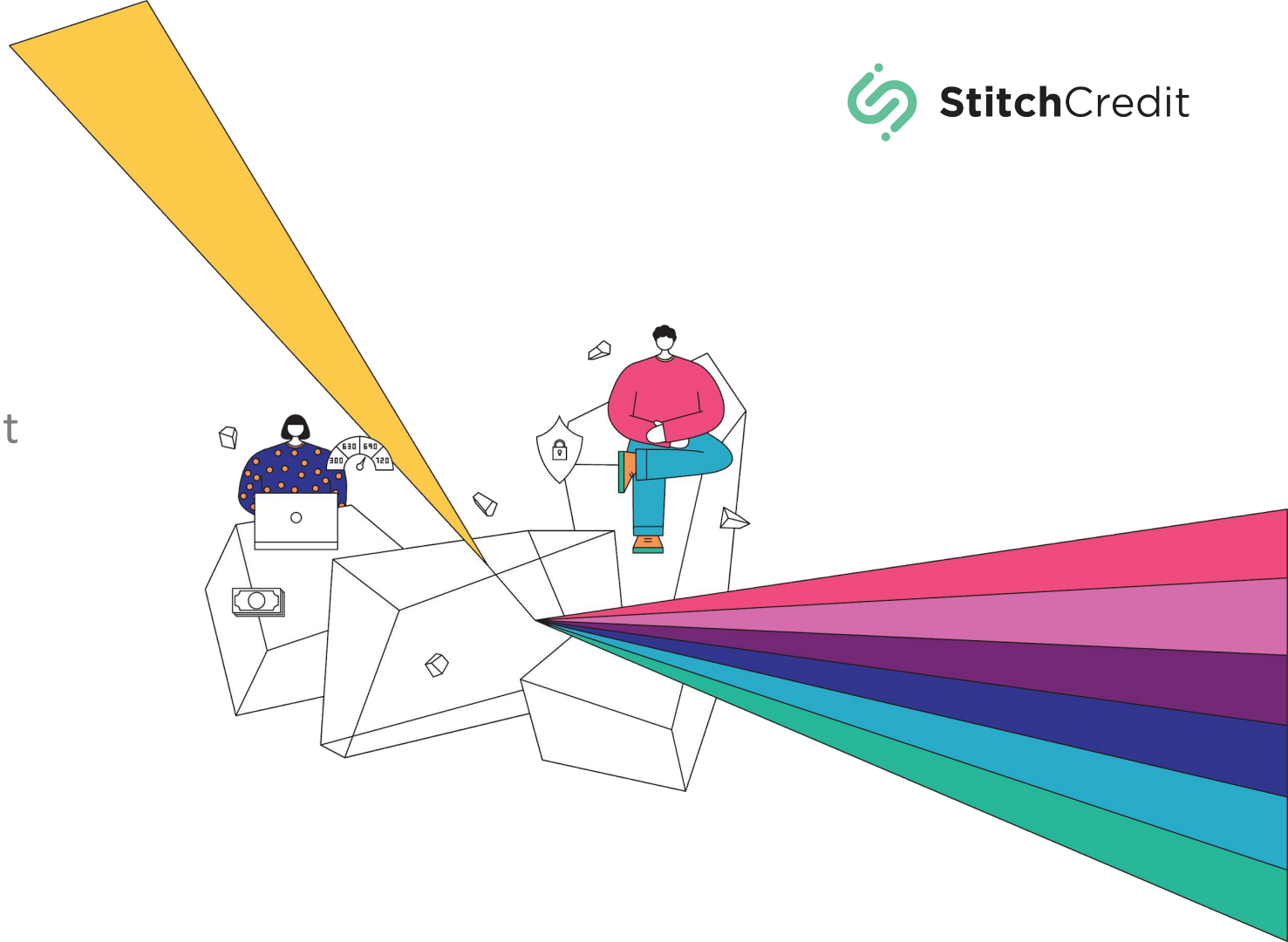


Consumer Credit Widget

Compliance Guide



Consumer Credit Compliance

- Consumers must always know who they are dealing with
- Terms of Use and Privacy Policy are from and through StitchCredit – there is no ability to white label this at this time
- Content delivered to users must not be misleading in any way
- Consumers must know where the data came from
- Pages with consumer credit data must be compliant with all data presentation requirements and restrictions, no matter how small
- Customers may not access consumer data at any time
- Saving data at any time is NOT PERMITTED under any circumstances
- Login security must be present:
- Account lockout after 5 consecutive failed attempts
- Multi-step account recovery process



CONSUMER CREDIT
COMPLIANCE
[DISPLAY REQUIREMENTS](#)

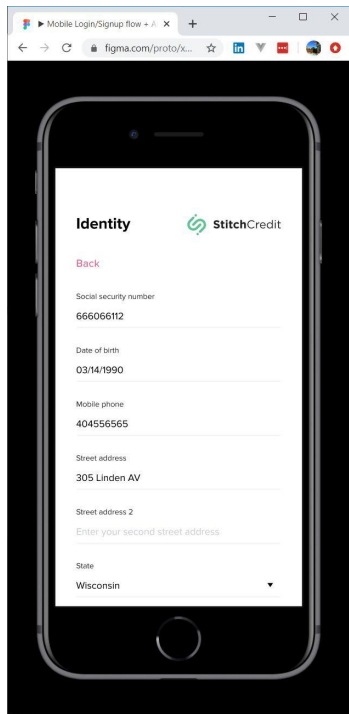


Registration

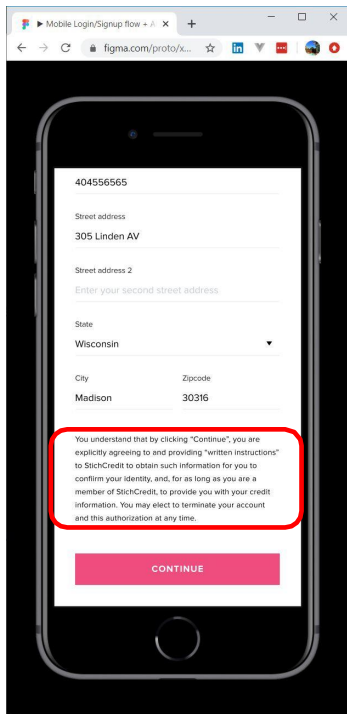
The image displays two mobile app screens for the registration process. The first screen, titled 'Sign Up', features the StitchCredit logo and a 'Sign In' link for existing users. It includes input fields for email (james.harden@hotmail.com), password, first name (James), last name (Harden), a password recovery question (What is your favorite book?), and a password recovery answer (Matrix). The second screen shows the 'REGISTER' button and a red-bordered disclaimer box stating: 'By clicking "Register" and creating an account you accept StitchCredit's Terms of Use and Privacy Policy. StitchCredit does not maintain critical personal data, much less sell or otherwise disclose your personal information to anyone else. You may opt-out of email correspondence, except confirmation Emails, which often contain important information about your account.'

- Consumers must agree to StitchCredit's Terms of Use and Privacy Policy prior to the Identity process
- By clicking "Register" and creating an account you accept StitchCredit's [Terms of Use](#) and [Privacy Policy](#). StitchCredit does not maintain critical personal data, much less sell or otherwise disclose your personal information to anyone else. You may opt-out of email correspondence, except confirmation Emails, which often contain important information about your account.
- StitchCredit Terms of Use
 - <https://app.termly.io/document/terms-of-service/9423cd69-88eb-4fc-a-82be-1077f9e84199>
- StitchCredit Privacy Policy
 - <https://app.termly.io/document/privacy-policy/95a109ce-0064-415c-92e2-7d9967e723a2>
- **linking to the above Terms of Use and Privacy Policy is advised to maintain the latest verbiage

Identity



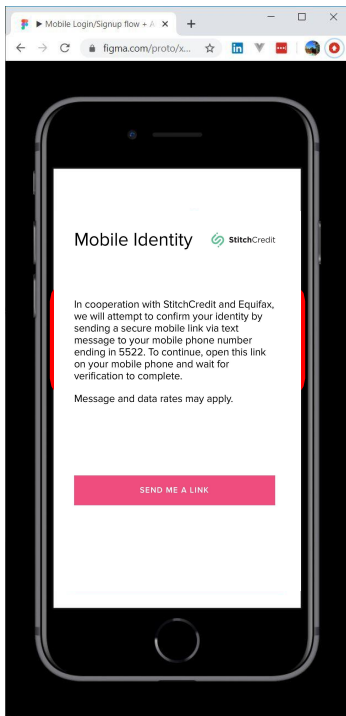
A screenshot of a mobile app interface for identity verification. The screen displays the 'Identity' header with the StitchCredit logo. Below the header, there is a 'Back' link. The form includes fields for Social security number (666066112), Date of birth (03/14/1990), Mobile phone (404556565), Street address (305 Linden AV), Street address 2 (with a placeholder 'Enter your second street address'), and State (Wisconsin).



A screenshot of the same mobile app interface, but with a red box highlighting a consent statement. The form fields are partially filled: Social security number (404556565), Street address (305 Linden AV), Street address 2 (placeholder), State (Wisconsin), City (Madison), and Zipcode (30316). The highlighted text reads: "You understand that by clicking "Continue", you are explicitly agreeing to and providing "written instructions" to StitchCredit to obtain such information for you to confirm your identity, and, for as long as you are a member of StitchCredit, to provide you with your credit information. You may elect to terminate your account and this authorization at any time."

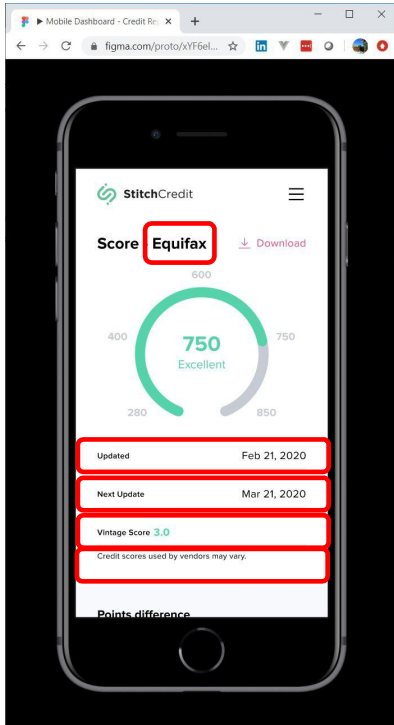
- **Consumers must be notified and express specific consent to access third party data to verify identity**
- You understand that by clicking “Continue”, you are explicitly agreeing to and providing “written instructions” to StitchCredit under the Fair Credit Reporting Act to obtain your credit information from one or more of the three nationwide credit reporting agencies. Third-party sources, including your mobile carrier may be used to verify your identity. You authorize StitchCredit to obtain such information for you to confirm your identity, and, for as long as you are a member of StitchCredit, to provide you with your credit information. You may elect to terminate your account and this authorization at any time.

Mobile SMFA Authentication



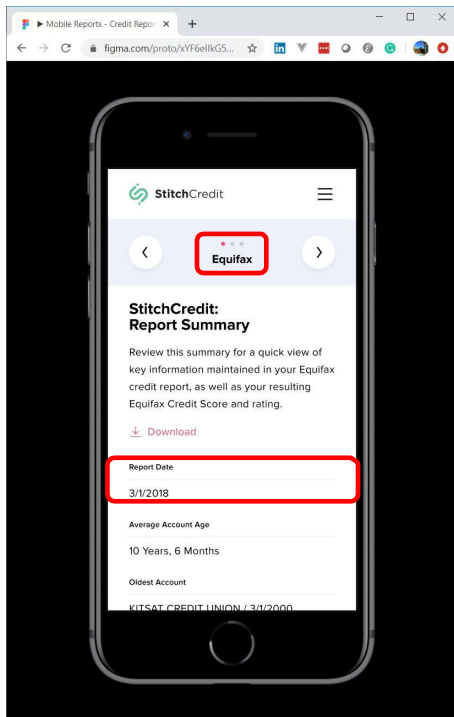
- **Users must consent to receiving an SMS message for authentication**
- In cooperation with StitchCredit and Equifax, we will attempt to confirm your identity by sending a secure mobile link via text message to your mobile phone number ending in xxxx. To continue, open this link on your mobile phone and wait for verification to complete.
- Message and data rates may apply.

Credit Score - Dashboard



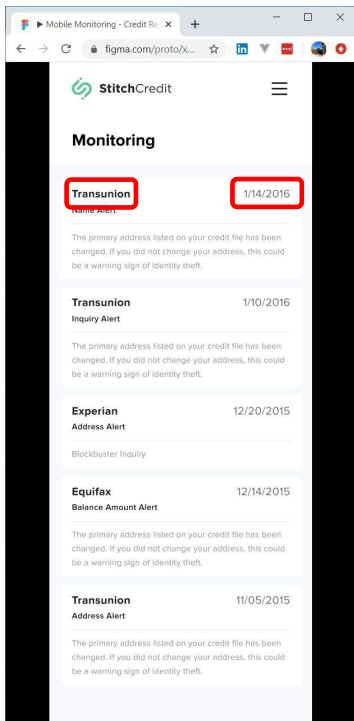
- The provider of the score is required – do not use a logo, you must have marketing approval from a bureau to use their logo
- **VantageScore® 3.0 using Equifax Data** – must be present, just like that (VantageScore is one word and it's a brand, ignore the mistake in this image)
- The date the score was pulled is required
- The date the next score will be available is strongly encouraged, this is based on the weekly or monthly refresh you subscribe to
- VantageScore® 3.0 is known as an “educational score” and may differ from the FICO® Score used to determine credit availability – notice must be given

Credit Report



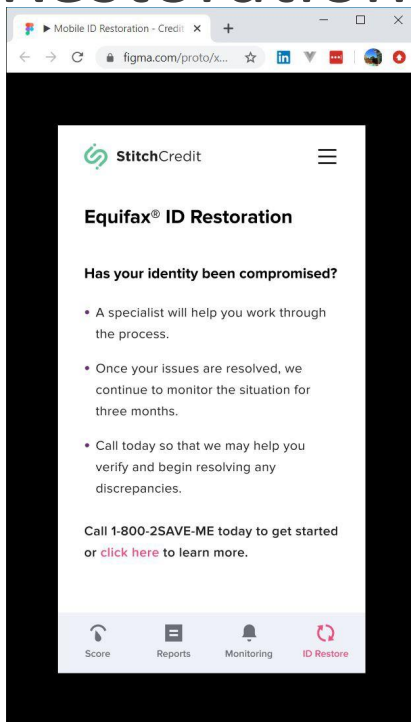
- The provider of the report is required
- The date the report was pulled is required

Credit Monitoring



- The provider of the alert is required
- The date of the alert is required

Identity Restoration



- This product content must be delivered as is
- Equifax® ID Restoration
- Has your identity been compromised?
- A specialist will help you work through the process.
- Once your issues are resolved, we continue to monitor the situation for three months.
- Call today so that we may help you verify and begin resolving any discrepancies.
- Call 1-877-368-4940 today to get started