

SOCIAL + ADVERTISING + DIGITAL

MARKETING

GUIDE

A large graphic on a blue background. At the top, the words 'SOCIAL', 'ADVERTISING', and 'DIGITAL' are written in white, connected by dashed lines and plus signs. Below this, the word 'MARKETING' is written in very large, bold, white capital letters. Underneath 'MARKETING', there are several icons: a person with a megaphone, a laptop with a graph, a target with an arrow, a person pointing at a screen, and a person with a 'BRAND' sign. At the bottom, the word 'GUIDE' is written in white capital letters, also connected by dashed lines and plus signs.

Product Description

SmartCredit® provides a simple platform with innovative tools that enable consumers to interact directly with their banks, creditors, and other institutions with Action buttons to control their credit, money, and privacy.

The SmartCredit® Brand

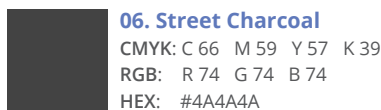
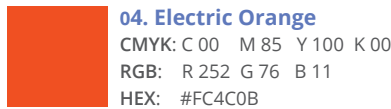
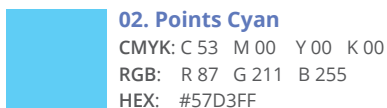
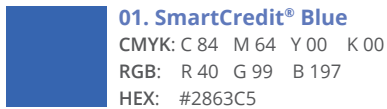
Logo

SmartCredit®'s logo, designs and copy are used with the expressed consent of ConsumerDirect® and for the purposes of promoting SmartCredit®. Please note the following use guidelines:

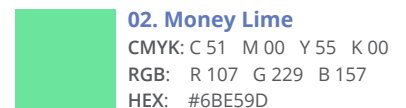
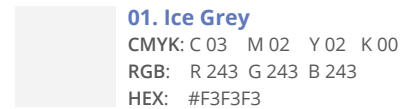
- The logo & designs are not stretched or distorted
- The logo and design colors are not changed
- The logo and designs are used exclusively in connection with our partnership and for the purposes of promoting SmartCredit®



Primary Colors



Secondary Colors



Typography

Open Sans typeface fits with almost any font which is particularly useful in today's diverse content sphere. A wide structure makes the font easy to read in small sizes - this is very important for the mobile first.

Open Sans Extra Bold

Goes with mostly every header.

Open Sans Bold

For the copy weight for buttons.

Open Sans SemiBold

Is for any large sized copy.

Open Sans Regular

For all traditional copy.

Open Sans Light

Paired with a bold font.

Marketing

Partners are strictly prohibited from bidding on ConsumerDirect's branded keywords such as SmartCredit®, Smart Credit®, SmartCredit.com, SmartCredit®, www.smartcredit, www.smartcredit.com, as well as any misspellings or variations of these - be it in "™" or "™+" manner.

When Describing the SmartCredit® Product

DO	DON'T
<p>✓ Describe SmartCredit® as:</p> <ul style="list-style-type: none">• Interactive/Gamified• Great for Any Type of Credit• Financial platform• A Reinvented Credit Score Experience• Simple All-in-One App• Direct communication with the source (when referencing the Action button feature)	<p>✗ Describe SmartCredit® as:</p> <ul style="list-style-type: none">• Credit Repair• Credit Restoration• Credit Coach• Credit Consultant• Credit Counselor• Credit Rebuilding• Credit fix
<p>✓ State that SmartCredit® will:</p> <ul style="list-style-type: none">• Help you qualify for more• Help you control your future credit score• Streamline how people control their credit, money, and privacy• Allow you to reach your financial goals• Enable financial empowerment and/or success• Provide greater online privacy• Help you save money	<p>✗ State that SmartCredit® will (exclusively):</p> <ul style="list-style-type: none">• Raise Your Credit Score• Clean Your Credit• Improve Your Credit• Build Credit• Fix Your Credit• Fix Bad Credit• Dispute• Enhance your score
<p>✓ State that, "You can track your Experian, Equifax, and/or TransUnion credit scores". In addition, use of the Experian, Equifax, and/or Transunion's logos are prohibited.</p>	<p>✗ State that, "SmartCredit® has partnered with Experian, Equifax and/or TransUnion".</p>

SmartCredit® Description Guidelines Continued

- 1 Do not use the phrases “credit repair”, “credit rebuilding”, “credit fix”, “repair your credit”, “fix your credit”, “dispute,” or combinations of those words.
 - **Don’t say:** “Dispute any reporting inaccuracies with our Action buttons!”
 - **Say:** “Resolve inaccuracies with Action buttons directly with creditors!”
- 2 Do not use the following terms, “improve,” “enhance,” or “raise,” in the same phrase as “score” or “rating.”
 - **Don’t say:** “Your score could improve if you take the actions outlined in the Program.”
 - **Say:** “Address factors affecting your credit score to improve your credit outlook”
- 3 Other than with regard to simulators or consumer credit education, do not use the terms “advice”, “tips”, “suggestions” or “instructions” in the same phrase as “improving”, “enhancing”, “boosting”, “raising” or “increasing” a credit record or credit rating.
 - **Don’t say:** “Follow SmartCredit®’s advice to increase your score”
 - **Say:** “Use the ScoreBoost™ feature to add points to your score”
- 4 Refrain from statements that indicate SmartCredit®’s involvement in the consumer’s action requests.
 - **Don’t say:** “Our pre-defined reasons work! If possible, choose from one of our pre-defined reasons. We have a lot of experience communicating with creditors and know what works.”
 - **Say:** “We have suggested language for the reason. Feel free to use the suggestions or come up with your own.”
- 5 Avoid any language that makes the relationship between the consumer and SmartCredit® appear to be a joint venture.
 - **Don’t say:** “Here’s what we’ll do”
 - **Say:** “Here’s the Plan” or “Here’s What You Can Do.”
 - **Don’t say:** “Let’s Take Action.”
 - **Say:** “Take Action”
 - **Don’t say:** “In many cases, you’ll receive a response directly from us – if that happens, we’ll send you an alert.”
 - **Say:** “In many cases, you’ll receive a response directly from the Creditor through the SmartCredit® platform – if that happens, you’ll receive an alert.”
- 6 Refrain from any statements that indicate SmartCredit® will give the consumer assistance in improving their credit score
 - **Don’t say:** “ScoreBuilder® can help you turn things around”
 - **Say:** “ScoreBuilder® can help you understand factors affecting your credit score and, therefore, your credit rating so that you can take action”

- **Don't say:** "We'll take a look at what's going on and eliminate the negatives that are dragging down your score with our Action button."
- **Say:** "Take a look at what's going on and address negatives that are dragging down your score."
- **Don't say:** "These are the things you've been doing right. The behaviors I want you to continue."
- **Say:** "These are the things you've been doing right. Continue your creditworthy behavior."
- **Don't say:** "Negative factors are listed in order of priority. That means fixing the one at the top of your list will give you the biggest bang for your buck. We're going to tackle each item together."
- **Say:** "Negative factors are listed in order of score impact. Take action to tackle each item."
- **Don't say:** "Use SmartCredit® to quickly add points to your credit score."
- **Say:** "Learn how to quickly add points to your credit score."
- **Don't say:** "Average credit score increase using SmartCredit®"
- **Say:** "Average credit score increase."
- **Don't say:** "Most Americans have plus points to add to their credit score, but no idea how to get them. SmartCredit® makes it easy."
- **Say:** "Most Americans have plus points to add to their credit score but no idea how to get them. SmartCredit® makes it easy to understand."

7 When making a statement about the performance of analytic tools available on SmartCredit®'s site (e.g., a score simulator), marketing and advertising materials must not suggest that a simulated score is "always" (or its equivalent) predictive of one's actual score.

8 Additional Messaging Examples to Avoid:

- "Errors like an incorrect payment history can hurt your score. I'll show you how to correct them."
- "We'll ask them together for what's called a goodwill correction."
- "We'll help you identify small debts that you can pay off in the future."
- "If we find any marks of identity theft, we'll use an action to get rid of them."
- "It's time to really get to work by going through each negative on your credit history and seeing how we can turn it into a positive."
- "So let's go to work and attack those negatives one by one."
- "And we'll take it from there."
- "You can make an offer through ScoreBuilder."
- "We'll help you."
- "Once you enter into an agreement with a creditor to pay off your debt, we ask that creditor to freeze its reporting so it will no longer report any negatives even during the repayment period. Beyond that, you should follow up with a goodwill correction after the debt is paid off. Ask the creditor to report the account as paid in full."
- "If you find any suspicious activity, we'll help you report it."