



GO2bank Launches Experian Credit Care Advantage™ to Help Customers Safely and Easily Build, Improve and Protect Their Credit

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Through partnership with Experian, Green Dot's flagship digital bank gives customers access to Experian Boost™, Experian CreditLock and more

AUSTIN, Texas--(BUSINESS WIRE)--Jan. 31, 2022-- Green Dot (NYSE: GDOT) is expanding its suite of credit-building tools available through its flagship digital bank [GO2bank](#) to help customers safely access and improve their credit, and protect themselves against identity theft.

Many American adults struggle with low credit scores, and one in five live with no credit score or are "credit invisible," limiting their access to fairly-priced credit offerings¹. A new addition to GO2bank's expanding suite of credit products, Experian Credit Care Advantage™, is now available to GO2bank customers and features:

- **Instant FICO® Score² improvement**– Free access to Experian Boost™⁸, which helps customers boost their FICO® Score with existing utility, phone and video streaming service payments.
- **Easier FICO® Score access** – Customers can access their FICO® Score through their Experian membership free of charge, along with Experian credit monitoring and alerts.
- **Identity protection** – With Experian CreditLock, customers can help protect against identity theft through the ability to lock and unlock their Experian credit file.
- **Dark Web surveillance**– Customers gain better control of their identity by monitoring over 600,000 web pages for their SSN, email or phone number.

"Everyone deserves the chance to build, improve and protect their credit, as this can significantly impact their financial picture and ability to save and build a stronger foundation for the future," said Dan Henry, President and CEO of Green Dot. "Now with Experian Credit Care Advantage, we're proud to introduce a new suite of powerful credit tools that can help Americans living paycheck to paycheck, underserved for years, quickly and easily improve their credit health."

"At Experian, we aim to empower consumers with more control over their credit and financial health," said Jeff Softley, President, Direct to Consumer, Experian. "Thanks to this partnership, millions of GO2bank customers have access to valuable credit tools to kickstart their 2022 financial goals, including the first-of-its-kind Experian Boost feature, which can potentially increase their credit score instantly."

With Experian Credit Care Advantage, customers can now seamlessly and securely improve their credit in the GO2bank app, ultimately allowing them to gain access to credit with better terms. GO2bank provides customers a single ecosystem for building, improving, and protecting their credit, and also offers a Secured Credit Card with no credit check or annual fee⁴, so customers can establish and build credit, regardless of credit history⁵. Additional credit-building offerings will be launched throughout 2022 and beyond.

GO2bank is Green Dot's flagship digital bank designed to bring meaningful use and value where people need it most, and to help improve financial health over time. GO2bank's easy-to-use mobile app helps customers build confidence and control in the way they manage their money with up to \$200 overdraft protection⁶, high-value rewards, high-interest savings, and opportunities to establish, build, and track credit, regardless of credit history. GO2bank also features low or no monthly fees⁷, easy access to more than 90,000 retail locations nationwide to deposit money quickly and conveniently⁸, and the ability to get paid up to two days early (or up to four days early for government benefits)⁹.

For more information on Experian Credit Care Advantage, customers can visit [GO2bank.com/build-credit/credit-care-advantage](#). To download the GO2bank app, visit the Apple App Store or the Google Android App Store.

About Green Dot

Green Dot Corporation (NYSE: GDOT) is a financial technology and registered bank holding company committed to giving all people the power to bank seamlessly, affordably, and with confidence. Green Dot's technology platform enables it to build products and features that address the most pressing financial challenges of consumers and businesses, transforming the way they manage and move money and making financial empowerment more accessible for all.

Green Dot offers a broad set of financial services to consumers and businesses including debit, checking, credit, prepaid, and payroll cards, as well as robust money processing services, tax refunds, cash deposits and disbursements. Its flagship digital banking platform [GO2bank](#) offers consumers simple and accessible mobile banking designed to help improve financial health over time. The company's banking platform services business enables a growing list of the world's largest and most trusted consumer and technology brands to deploy customized, seamless, value-driven money management solutions for their customers.

Founded in 1999, Green Dot has served more than 33 million customers directly and many millions more through its partners. The Green Dot Network of more than 90,000 retail distribution locations nationwide, more than all remaining bank branches in the U.S. combined, enables it to operate primarily as a "branchless bank." Green Dot Bank is a subsidiary of Green Dot Corporation and member of the FDIC¹⁰. For more information about Green Dot's products and services, please visit [www.greendot.com](#).

¹ Source: [CFPB Office of Research](#)

² Credit score calculated based on FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. [Learn More](#)

³ Results may vary. Some may not see improved scores or approval odds. Not all lenders use Experian credit files, and not all lenders use scores impacted by Experian Boost.

⁴ Annual Percentage Rate is 22.99% and is accurate as of 8/1/2021. For additional information about Annual Percentage Rates, fees and other costs, see the GO2bank Secured Credit Cardholder Agreement and Security Agreement ([PDF](#)).

⁵ Available only to existing GO2bank accountholders with direct deposits totaling at least \$100 in the past 30 days. Eligibility criteria applies. Other fees apply.

⁶ Activated, chip-enabled debit card and opt-in required. \$15 fee may apply to each eligible purchase transaction that brings your account negative. Balance must be brought to at least \$0 within 24 hours of authorization of the first transaction that overdraws your account to avoid the fee. We require immediate payment of each overdraft and overdraft fee. Overdrafts paid at our discretion, and we do not guarantee that we will authorize and pay any transaction. Learn more about [Overdraft Protection \(PDF\)](#).

⁷ Monthly fee waived whenever you receive a payroll or government benefits direct deposit in the previous monthly statement cycle. Otherwise \$5 per month.

⁸ Retail service fee and limits apply. See [Deposit Account Agreement \(PDF\)](#) for details.

⁹ Direct deposit early availability depends on timing of payor's payment instructions and fraud prevention restrictions may apply. As such, the availability or timing of early direct deposit may vary from pay period to pay period. The name and Social Security number on file with your employer or benefits provider must match your GO2bank account exactly or we will decline your deposit.

¹⁰ Green Dot Bank also operates under the following registered trade names: GO2Bank, GoBank and Bonneville Bank. All of these registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage up to the allowable limits.

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