

# MY FINANCIAL HEALTH

INSTRUCTIONAL GUIDE

BAKER



BOYER

Member FDIC

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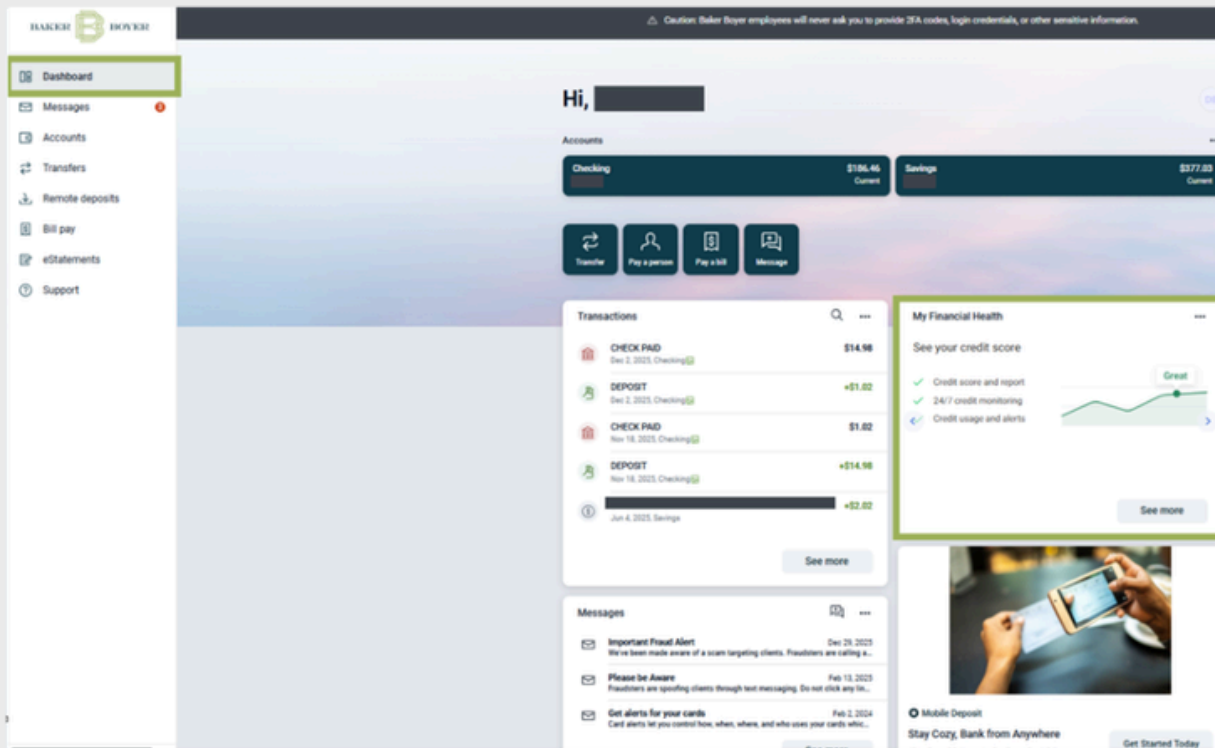


# MY FINANCIAL HEALTH

## What is My Financial Health?

My Financial Health is a service with free limited access or full access with a monthly subscription. It is designed to keep you informed about your credit and overall financial well-being. It provides access to your credit score through soft credit checks, which means viewing your score will not impact your credit in any way.

You can access My Financial Health directly from your Online Banking dashboard; see where you stand in just a few clicks!



# MY FINANCIAL HEALTH

## What is included for free

At no cost, My Financial Health helps you stay aware of your credit profile and general financial picture. Free features include:



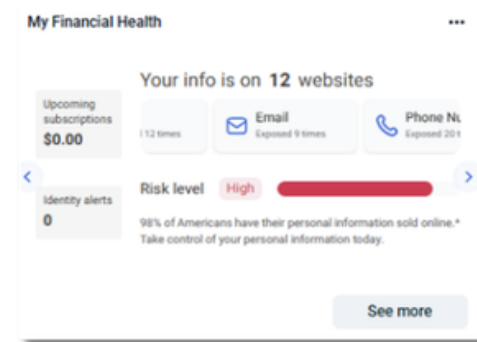
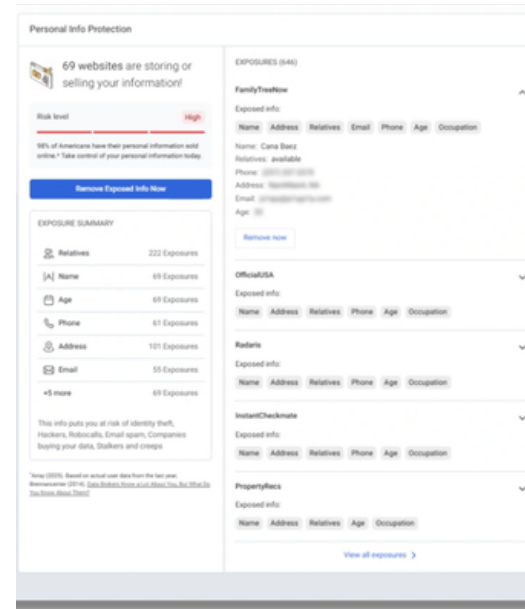
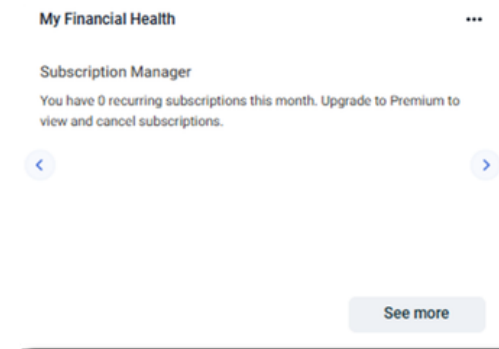
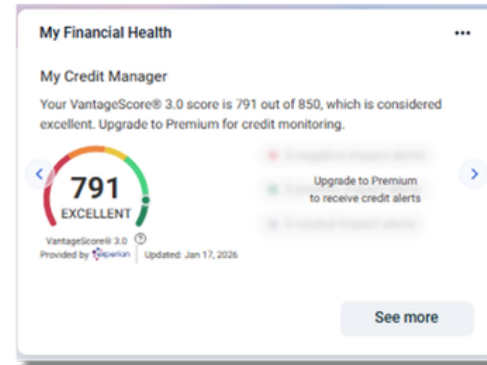
**My Credit Manager:** View your current VantageScore® 3.0 credit score provided by Experian (refreshed monthly). These are soft inquiries, which do not affect your credit score.



**Personal Info Protection:** See which sites have your personal information and expose you to identity theft, hacking, spam, and other threats.



**Subscription Manager:** View how many online subscriptions you pay for and how much they're costing each month.



# MY FINANCIAL HEALTH

## How to Access My Financial Health

1

Log into your Online Banking at <https://banking.bakerboyer.com/login> or through the Baker Boyer Mobile App

2

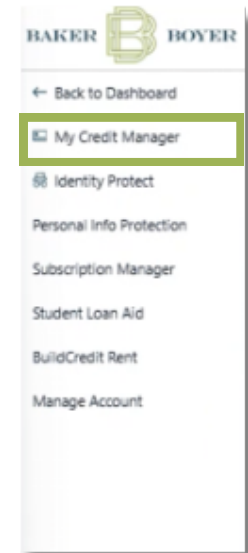
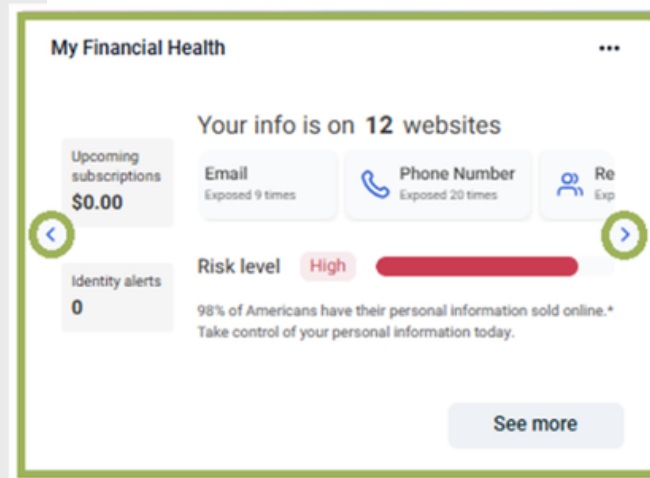
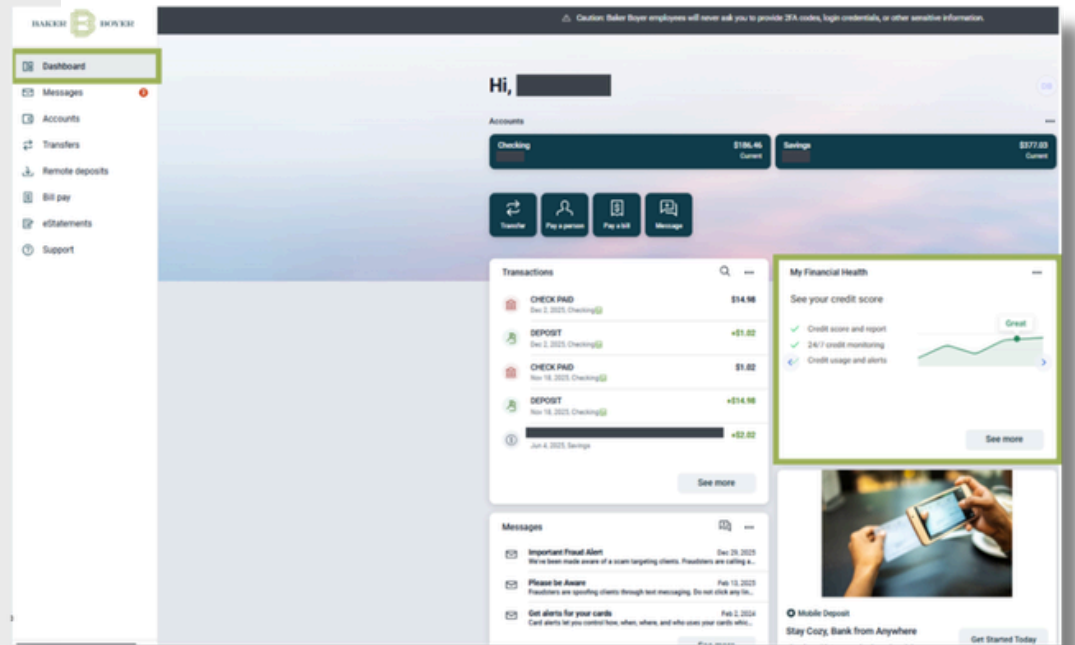
Find the “My Financial Health” tile on your dashboard.

3

Page through the tile using the left and right arrow buttons and explore what My Financial Health has to offer.

4

Press “See More” and click through options on the left-hand flyout to learn more about each service.



# MY FINANCIAL HEALTH

## Personal Info Protection

This service shows you what personal information of yours is available on websites.

- 1 To access this information, select Personal Info Protection from the left-hand toolbar.
- 2 Expand entries in the list to see what information was exposed, the sources, and the risks you face.

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← Back to Dashboard

My Credit Manager

Identity Protect

**Personal Info Protection**

Subscription Manager

Student Loan Aid

BuildCredit Rent

Manage Account

Personal Info Protection

69 websites are storing or selling your information!

Risk level: **High**

9% of Americans have their personal information sold online.\* Take control of your personal information today.

Remove Exposed Info Now

EXPOSURE SUMMARY

Relatives	222 Exposures
Name	69 Exposures
Age	69 Exposures
Phone	61 Exposures
Address	101 Exposures
Email	55 Exposures
+5 more	69 Exposures

This info puts you at risk of identity theft, Hackers, Robocalls, Email spam, Companies buying your data, Stalkers and creeps

\*New (2018). Based on actual user data from the last year. Businessweek (2014). Data Shows: From a List of 100, You Are One of the Most Exposed.

EXPOSURES (64)

FamilyTreeflow

Exposed info:

Name Address Relatives Email Phone Age Occupation

Name: [REDACTED]

Relatives: available

Phone: (202) 221-2222

Address: 1234 Main St, NY, NY 10001

Email: [REDACTED]

Age: 30

Remove now

OfficialUSA

Exposed info:

Name Address Relatives Phone Age Occupation

Relaris

Exposed info:

Name Address Relatives Phone Age Occupation

InstantCheckmate

Exposed info:

Name Address Relatives Phone Age Occupation

PropertyRecs

Exposed info:

Name Address Relatives Age Occupation

View all exposures >

## Subscription Manager

This service allows you to view all subscriptions tied to your accounts. This feature can help you budget and identify if there are any subscriptions you no longer need.

- 1 To access this information, select Subscription Manager from the left-hand toolbar.

Subscription Manager

Let us help you save money by cancelling unused subscriptions.

All Upcoming

3 SUBSCRIPTIONS \$385.80/year\*

Disney+	Monthly   In 1 days	\$5.44	Upgrade to Cancel
Microsoft	Monthly   In 3 days	\$17.99	Upgrade to Cancel
Netflix	Monthly   In 18 days	\$8.72	Upgrade to Cancel

© Something's wrong with my subscriptions

\* Yearly cost estimated using the cost of each subscription multiplied by the number of times it is charged per year.

February 2026 Today

You have 3 subscriptions due this month for a total of \$32.15.

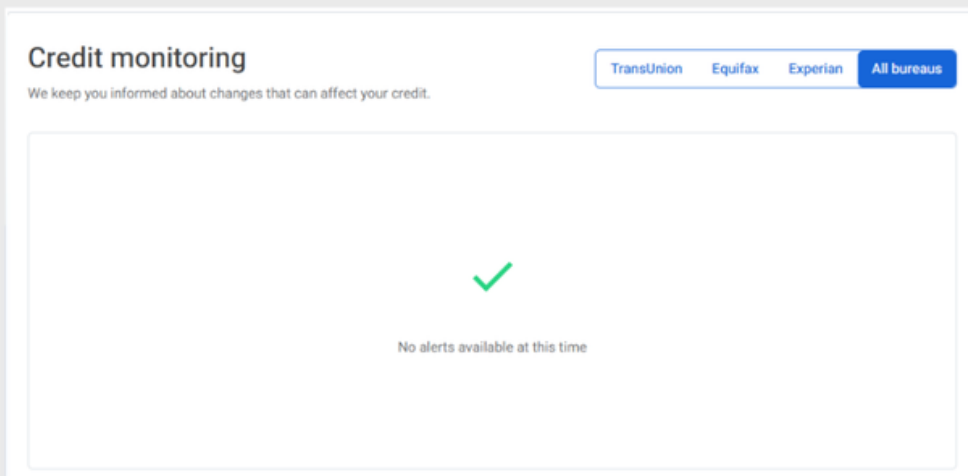
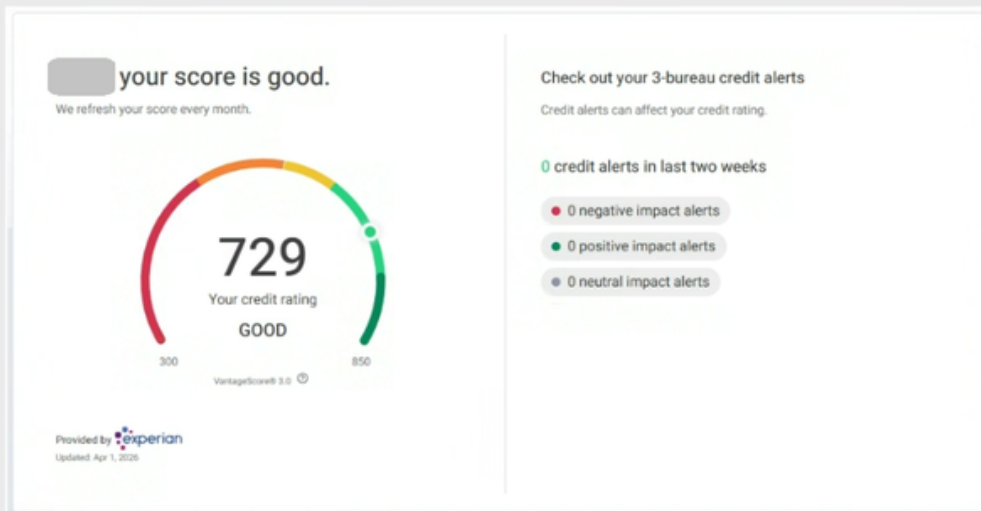
Su	Mo	Tu	We	Th	Fr	Sa
	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

# MY FINANCIAL HEALTH PREMIUM

For clients who want deeper insights and added protection, My Financial Health Premium is available for \$8.99 per month plus applicable taxes. \$8.99 (plus applicable tax) will be debited from your account when you enroll, and then monthly until you cancel. In addition to the complimentary suite of products, Premium features include:

## Credit Monitoring

With the premium option, you have access to Credit Monitoring alerts from the 3 major credit bureaus.



- BAKER BOYER
- ← Back to Dashboard
- My Credit Manager
    - Credit Monitoring
  - Identity Protect
    - Dark Web Monitoring
    - Protection Services
    - Identity Alerts
    - SSN Monitoring
    - Address Monitoring
  - Personal Info Protection
  - Subscription Manager
  - Student Loan Aid
  - BuildCredit Rent
  - Manage Account

# MY FINANCIAL HEALTH PREMIUM

## Identity Protect

The premium version of My Financial Health also offers a suite of identity protection services, such as dark web monitoring, alerting you when your personal information has been compromised. It also provides access to Social Security number monitoring, address change monitoring, and Identity Theft insurance/restoration

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← Back to Dashboard

My Credit Manager

Credit Monitoring

**Identity Protect**

Dark Web Monitoring

Protection Services

Identity Alerts

SSN Monitoring

Address Monitoring

Personal Info Protection

Subscription Manager

Student Loan Aid

BuildCredit Rent

Manage Account

### Identity Protect

ID elements scanned: **2**

ID alerts delivered: **0** This month, **0** This year

**Monitored information**

Address	1	SSN/ITIN	1
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[See monitored information](#)

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**Monitored information**

Your information is now protected

We are actively monitoring your information to protect you from identity theft and fraud. Check out the full list of monitored information and add any additional data to enhance your protection.

[View More](#)

**Identity protection services**

- ID restoration
- National change of address
- ID theft insurance
- Social Security Number


# MY FINANCIAL HEALTH PREMIUM

## Identity Protect Continued

These tools give you clearer insight into potential identity risks by consolidating key alerts and monitoring services in one place.

### Identity Alerts

#### Identity Protect



No alerts available at this time

[Review or Update Monitored Information](#)

### Protection Services

#### Identity Protect

**ID theft insurance** ✓ Active

Underwritten by AIG, this coverage reimburses you for out-of-pocket expenses up to \$1,000,000

Our identity theft reimbursement, with zero deductible, reimburses you for expenses related to identity theft restoration, including replacement of documents, traveling expenses, loss of income, child/elderly care (incurred as a result of identity restoration), and legal costs.

[Summary of identity fraud benefits](#)  
[Identity theft and fraud claim form](#)

**Identity restoration services** ✓ Active

Our full-service identity restoration service takes the burden off of you in the event that your identity is stolen by going beyond the traditional credit report restoration. We offer a robust case knowledge of non-credit restoration including payday loans, IRS, DMV, and court records.

Our identity restoration service assists with the identity restoration process by providing step-by-step instructions you can easily follow to repair and restore your identity.

Please call our U.S. - based call center at +1-833-568-6249 for assistance

Your restoration ID: 57803304

**Identity monitoring services** ✓ Active

**SSN monitoring**

We monitor your SSN in real-time, detecting usage across a variety of situations including loan applications, employment and healthcare records, tax filings, online documents signings and payment platforms. You will receive immediate alerts so you can proactively control your identities.

**Change of address**

We help catch unauthorized changes to your current or past addresses by monitoring the National Change of Address (NCOA) database and postal service records. If a change occurs, we notify you the moment it happens.

[See monitored information](#)

### Social Security and Address Monitoring

#### Identity Protect

##### Personal information

##### Address

Monitoring 1 address of 1

Mailing address	Action
*** [redacted] Walla Walla, WA *****	<a href="#">Remove</a>

##### Social Security Numbers / ITINs

Monitoring 1 SSN/ITIN of 3

SSN	Nickname	Action
***-**-****	[redacted]	<a href="#">Remove</a>

# MY FINANCIAL HEALTH PREMIUM

## Personal Info Protection

With premium, the system will automatically detect and remove your personally identifiable information from websites when possible or provide instructions on how you can remove the information. Additionally, with premium, the system will continue to perform ongoing monitoring to display new information that becomes available on sites.

**Personal Info Protection**

Your information status: **Action Required**

Scanned: 1 month ago   Next Scan: More than a month   Protection: Enabled

Exposed: 0   **Action Required: 4**   In Progress: 28   Complete: 34

**1** Complete the actions needed to remove your information from 19 sites.  
4 Actions Remaining

- Manual Removal for Radaris for 1 site (3-5 min.)
- Manual Removal for VeriPages for 1 site (3-5 min.)
- Manual Removal for Centeda for 2 sites (3-5 min.)
- Manual Removal for PeopleConnect for 15 sites (3-5 min.)

Site	Name	Location	Relatives	Phone number	More info	Status
Radaris	[Redacted]	WA	available	available	Show	Action Required
VeriPages	[Redacted]	WA	available	available	Show	Action Required

## Subscription Manager

With premium, you are able to edit/end any of your subscriptions.

**Subscription Manager**

Let us help you save money by cancelling unused subscriptions.

All   Upcoming

4 SUBSCRIPTIONS   \$2,709.36/year\*

- Verizon Monthly | Due today   \$144.03   Bills Account
- Ring Monthly | In 16 days   \$5.43   Bills Account
- Ziply Fiber Monthly | In 25 days   \$60.00   Bills Account
- PlayStation Monthly | In 28 days   \$16.32   Checking

1 UTILITIES   \$1,712.64/year\*

- PacifiCorp Monthly | In 24 days   \$142.72   Bills Account

April 2026   Today

You have 5 subscriptions due this month for a total of \$368.50.

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

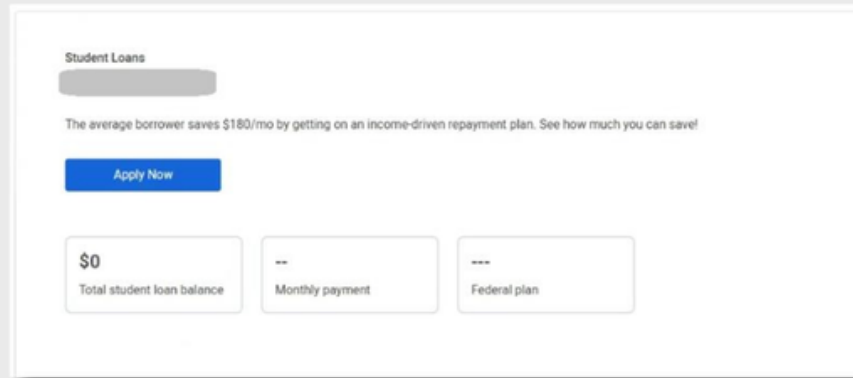
Something's wrong with my subscriptions

\* Yearly cost estimated using the cost of each subscription multiplied by the number of times it is charged per year.

# MY FINANCIAL HEALTH PREMIUM

## Student Loan Aid

This service allows you to review/monitor all student loan information, find the best plan with the most savings, and enroll in new programs with ease.



## BuildCredit Rent

This service allows you to report your rental payments to the credit bureaus. This creates a tradeline on your credit report that can help build or improve your credit by showing consistent on-time payment history.

