

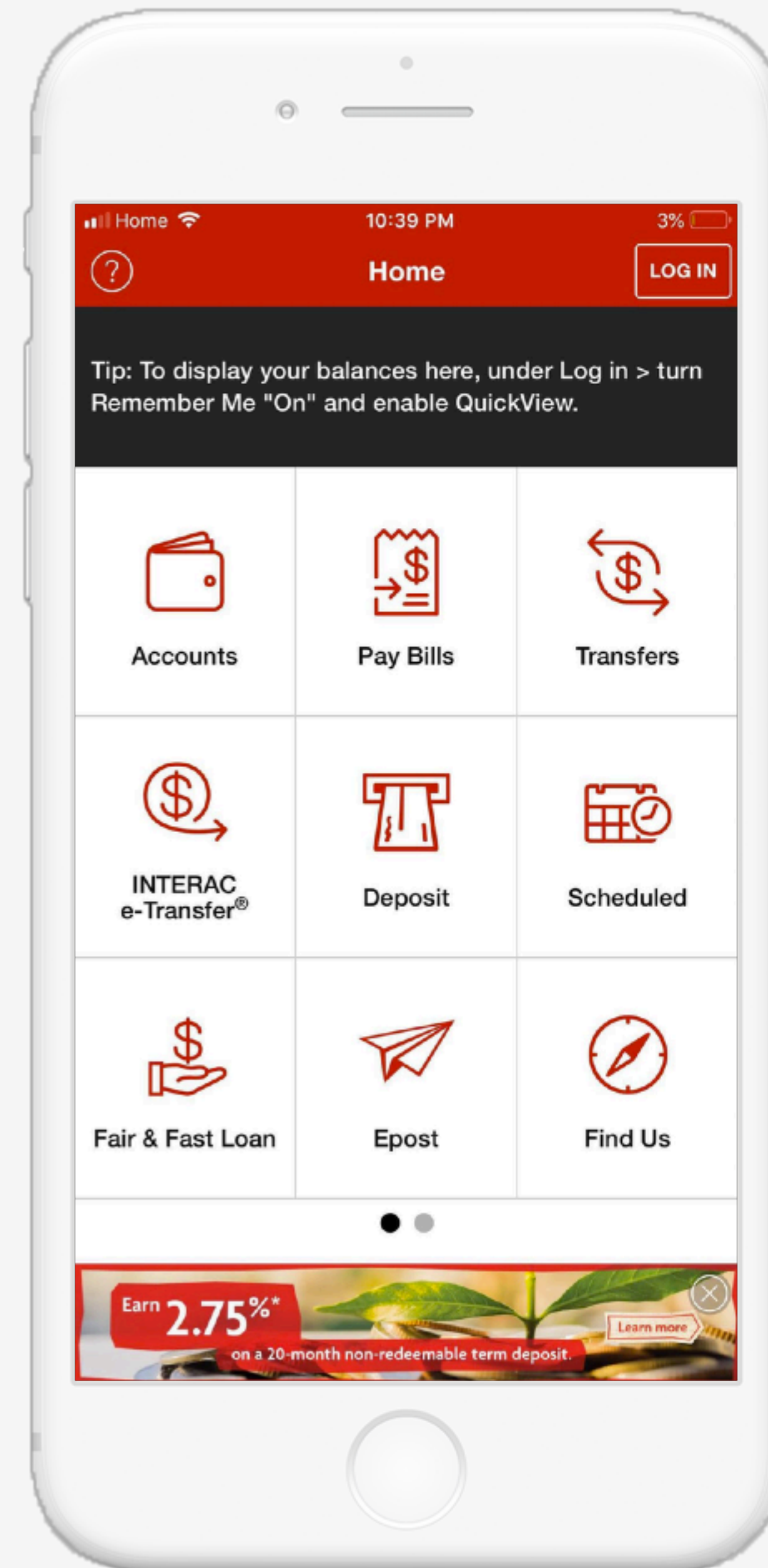
## CURRENT EXPERIENCE

### Information Hierarchy

Despite the importance of credit, relevant information lies deep in the navigation of Vancity's website.

### Lack of Resources

Vancity's existing mobile app has yet to provide resources for credit management.



Vancity's existing mobile app

## INSIGHTS

### Fear of Checking

Customers with lower credit scores check their score less frequently.

Credit Sesame

1 in 5 people believe that checking their credit score will lower it.

Financial Post

### Low Urgency, Low Importance

Many customers do not feel the need to check until it is time to apply for a loan.

Loans Canada