

UNDERSTANDING & MANAGING YOUR

# CREDIT

A practical guide to building  
confidence and financial freedom.

**Envista**  
FEDERAL CREDIT UNION

EMPOWERING YOU WITH

**EFFORTLESS BANKING.**

# FREEDOM BEGINS HERE



***You're taking a powerful step  
toward financial confidence.  
Let's build it together.***

At Envista, we believe that understanding your credit is one of the most powerful steps you can take on your financial journey.

Whether you're just starting out, working to rebuild, or striving to reach the next level, this guide was created with you in mind.

With real-world tips, helpful tools, and practical advice, we'll walk you through what credit is, why it matters, and how to use it as a springboard to build the future you want. It's all part of our commitment to empowering you with effortless banking.

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# WHY CREDIT MATTERS

Credit affects more than just loan approvals—it touches nearly every area of your financial life. Your credit report and score reflect your borrowing behavior and signal to lenders, landlords, insurers, and even employers how financially reliable you are.

## HOW CREDIT PLAYS A ROLE IN EVERYDAY LIFE



**Loan Approvals:** Lenders use your credit score and history to determine whether to approve your loan and what interest rate you qualify for. A higher score often means lower rates and better terms.



**Housing Opportunities:** Landlords frequently check credit reports before offering a lease. Poor credit can limit your rental options.



**Employment Opportunities:** Some jobs require credit checks, especially in financial or security-sensitive fields.



**Insurance Rates:** Credit can also influence your insurance premiums. In many states, good credit may qualify you for lower premiums.



**Utility Deposits:** Utility companies may require a deposit for services if you don't have strong credit.



**Starting a Business:** If you want to launch a small business, your personal credit may be considered when applying for a business loan or line of credit.

## GOOD CREDIT = MORE OPPORTUNITY

Having strong credit empowers you to:

- Access better financial products
- Reach major life milestones (homeownership, business ownership, education)
- Build financial flexibility and resilience

**Bottom line?** Your credit can either be a steppingstone or a stumbling block. The good news is, no matter where you are today, there are steps you can take to improve and protect your credit—and we're here to help you do just that.

## WHERE DO YOU STAND WITH CREDIT?

Check the statements that apply to you.

### 1. Understanding Your Credit

- ☐ I know my current credit score.
- ☐ I have checked my credit report in the past year.
- ☐ I understand the factors that impact my credit score.
- ☐ I have no errors on my credit report.

### 2. Establishing Credit

- ☐ I have at least one open credit account in my name.
- ☐ I have a mix of credit types (e.g., credit card, auto loan, student loan).
- ☐ I have never been denied credit due to lack of history.
- ☐ I understand how to build credit without taking on unnecessary debt.

### 3. Managing and Maintaining Credit

- ☐ I pay all my bills on time every month.
- ☐ My credit card balances are below 30% of my credit limit.
- ☐ I rarely apply for new credit unless necessary.
- ☐ I keep old credit accounts open to maintain my credit history.

### 4. Improving Credit

- ☐ I am actively working to increase my credit score.
- ☐ I have a plan to pay off outstanding debt.
- ☐ I have successfully removed incorrect negative marks from my credit report.
- ☐ I understand the impact of credit inquiries and avoid excessive applications.

TOTAL

## HOW DID YOU SCORE?

**12-16 Checks:** Excellent! You have a strong understanding and management of your credit. Keep up the good habits!

**8-11 Checks:** Good! You have a solid foundation, but there are areas you can improve. Focus on the unchecked statements.

**4-7 Checks:** Fair. You may need to take some action to establish, build or repair your credit. Review the guide's tips and make a plan.

**0-3 Checks:** Needs Improvement. If you're just starting or struggling with credit, don't worry! This guide will help you take the right steps toward better financial health.



## SECTION 1



# IDENTIFYING & UNDERSTANDING YOUR CREDIT

Before you can build, improve, or protect your credit, you need to understand what credit really is, how to access your credit profile, and what factors influence your credit score.

## WHAT IS CREDIT?

Credit is the ability to borrow money now with the agreement that you'll repay it later—often with interest. It's used in everyday life for everything from credit cards to car loans, mortgages, and even some utility services.

Credit is important because it affects your ability to:

- **Qualify for loans and credit cards**
- **Secure lower interest rates and better financial terms**
- **Rent an apartment or get approved for utilities**
- **Purchase a home or car**
- **Access certain job opportunities or insurance rates**

## TYPES OF CREDIT

There are two main types of credit you'll encounter:

- **Installment Credit:** A loan with fixed payments over time (e.g., auto loans, mortgages, student loans).
- **Revolving Credit:** Credit with a set limit that you can use, repay, and use again (e.g., credit cards, lines of credit).

# HOW TO IDENTIFY YOUR CREDIT PROFILE

Knowing what's in your credit profile is the first step to managing it.

## WHERE TO CHECK YOUR CREDIT SCORE & REPORT

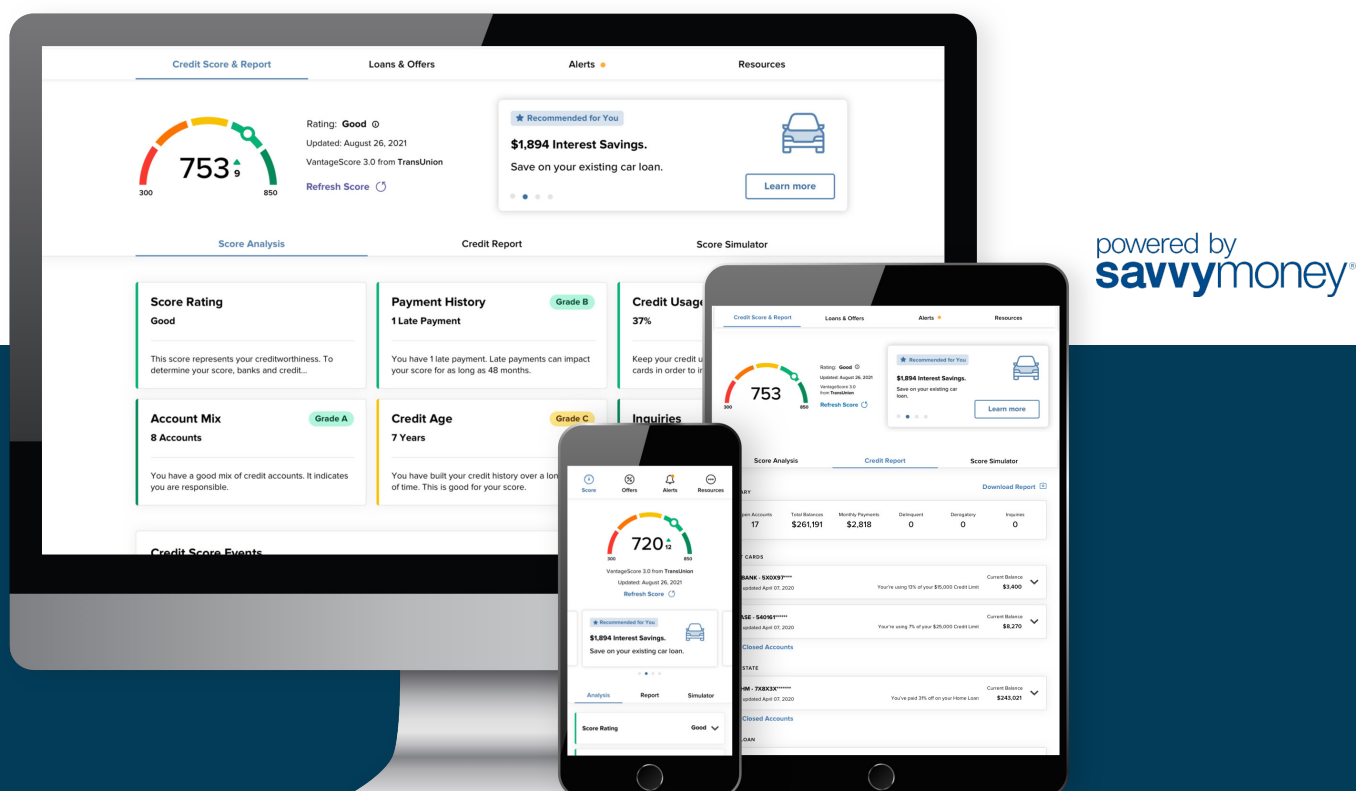
You can request a free credit report from each of the three major credit bureaus once per year at [AnnualCreditReport.com](https://AnnualCreditReport.com). Envista offers a suite of free services to help members manage their credit, finances and budget. Tools like Money Management® and Credit Score, powered by SavvyMoney®, help you monitor your credit, set budget goals and identify areas that will help you improve your credit score.

## UNDERSTANDING THE CREDIT BUREAUS

There are three primary credit reporting agencies:

- Experian
- Equifax
- TransUnion

Each bureau may have slightly different information because not all lenders and creditors report to all three agencies. Some may report to only one or two, leading to variations in your credit file. Additionally, the timing of updates and how information is recorded can differ between bureaus. That's why it's important to review all three reports to get a complete and accurate picture of your credit history.



## A BUILT-IN TOOL TO HELP YOU UNDERSTAND YOUR CREDIT

As part of Envista's commitment to empowering members with financial knowledge, every Envista member has access to Credit Score, a free tool powered by SavvyMoney®. It's designed to help you take control of your credit by giving you the ability to:

- View your current credit score
- Access your full credit report
- Track changes to your credit over time
- Understand the key factors impacting your score

You can also set up alerts for important changes, such as new inquiries or account activity—making it easier to stay on top of your credit and spot potential issues early.

This tool is available directly within Envista's online banking and mobile app, offering convenient, real-time insights without affecting your credit score. It's just one of the many ways Envista supports its members in building a stronger financial future.





## CHECKLIST: WHAT TO LOOK FOR IN YOUR CREDIT REPORT

When reviewing your report, check for:

- ✓ Accurate personal information (name, address, date of birth, etc.)
- ✓ Correct account listings (balances, payment history, open/closed status)
- ✓ Any unfamiliar or suspicious accounts
- ✓ Hard inquiries you didn't authorize
- ✓ Outdated negative marks that should no longer be reported

Spotting and correcting errors early can prevent damage to your credit score.

# UNDERSTANDING YOUR CREDIT SCORE

Your credit score is a three-digit number that gives lenders a snapshot of your credit risk. It's based on the information reported to credit agencies and used to determine your eligibility for loans and other credit products.

## FICO VS VANTAGE SCORE

The two most common scoring models are:

- **FICO® Score: Used by the majority of lenders**
- **Vantage Score®: A newer model used by some financial institutions and credit monitoring services**

Both range from 300 to 850, with higher scores indicating lower risk.

**71%** of Americans  
have a good FICO®  
Score or better

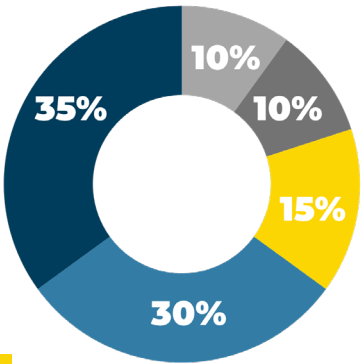


Source: myFico.com and Experian.com

\*This model varies based on the credit reporting agency, the above should be used as a general guideline.

WHAT MAKES UP A CREDIT SCORE?

FACTOR	WEIGHT (FICO)
<b>PAYMENT HISTORY</b> Do you pay on time?	<b>35%</b>
<b>REVOLVING ACCOUNT BALANCES</b> Are you using too much of your available credit?	<b>30%</b>
<b>LENGTH OF CREDIT HISTORY</b> How long have your accounts been open?	<b>15%</b>
<b>CREDIT MIX</b> Do you have both revolving & installment accounts?	<b>10%</b>
<b>NEW CREDIT</b> Have you opened multiple new accounts or had several hard credit pulls within the last 6 months?	<b>10%</b>



CREDIT SCORE MYTHS VS FACTS

MYTH

- ✗ Checking my credit hurts my score.
- ✗ Closing old accounts boosts your credit.
- ✗ Carrying a balance helps your score.
- ✗ You need to have debt to have good credit.

FACT

- ✓ Checking your own score is a **soft inquiry** and **does not** hurt your score.
- ✓ Closing accounts can actually **reduce your score** by shortening your credit history.
- ✓ Carrying a **balance of 1 - 9%** is best for your score. You can pay it off after the statement cycle.
- ✓ **Responsible use** of credit (not debt) is what builds your score.



## SECTION 2

# ESTABLISHING CREDIT FOR THE FIRST TIME

Everyone starts somewhere—and when it comes to credit, getting started the right way can set you up for long-term financial success. If you have little or no credit history, don't worry. There are practical, manageable steps you can take to establish credit and begin building a strong foundation.

### WHY CREDIT HISTORY MATTERS

Your credit history is a record of how you've managed money you've borrowed. Establishing a positive credit history early can help you qualify for better financial opportunities down the road—like purchasing a home, financing a car, or starting a business.

# BUILDING CREDIT FROM SCRATCH

If you're just starting out, the goal is to show that you can borrow money responsibly and make payments on time. You don't need to take on a lot of debt to do this—just consistent, responsible use of a few key tools can begin to build your credit.

Here are some common (and smart) ways to get started:

## 1. Open a Secured Credit Card

- **A secured card requires a cash deposit that acts as your credit limit.**
- **You use it like a regular credit card and make monthly payments.**
- **Responsible use is reported to the credit bureaus, helping you build history.**

## 2. Become an Authorized User

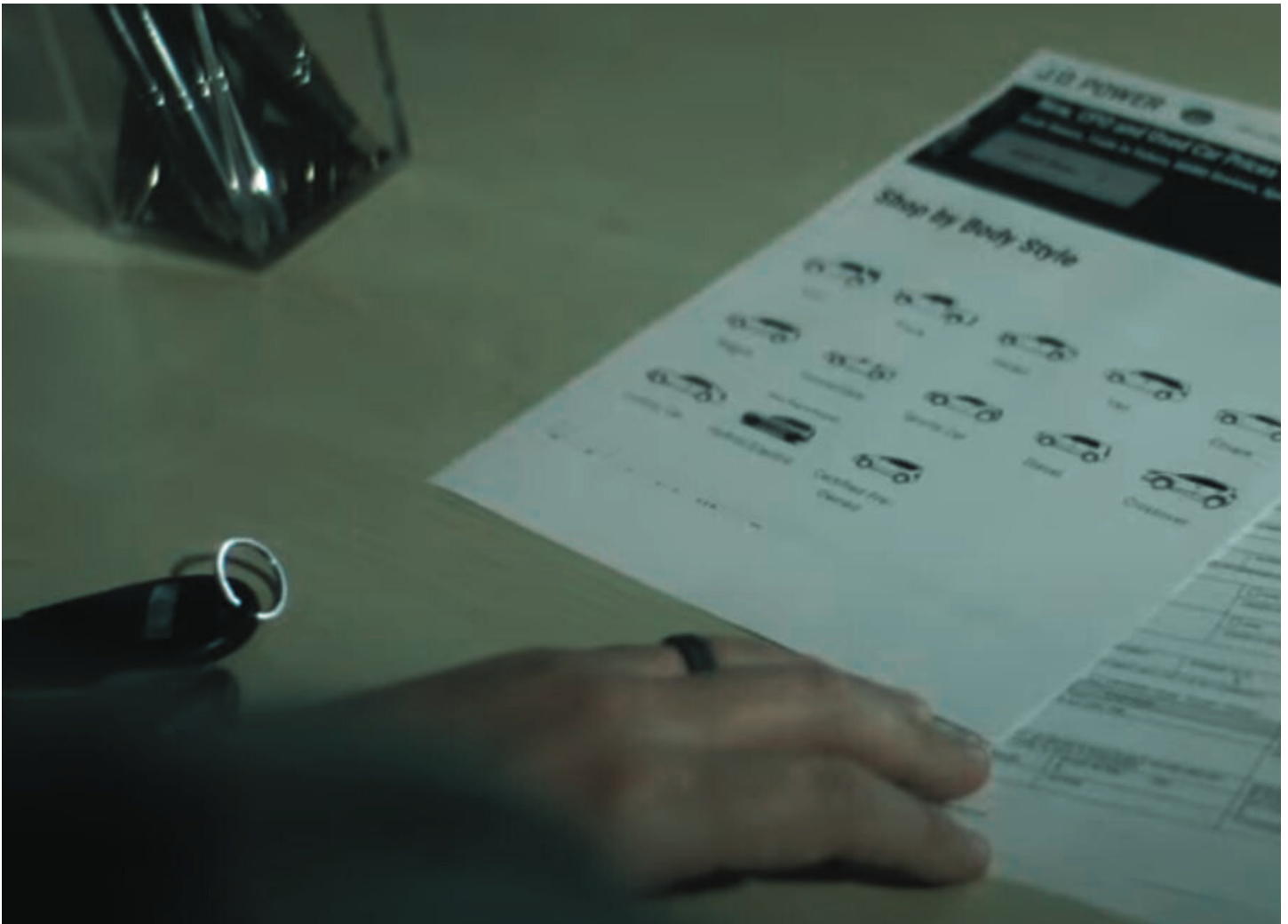
- **A trusted family member or friend can add you as an authorized user on their credit card.**
- **You benefit from their positive credit history without being responsible for payments.**
- **Make sure the card issuer reports authorized user activity to the credit bureaus.**

### KEEP IN MIND:

While a trusted friend or family member's good credit can help you, their poor credit history can also hurt you!

## 3. Provide Additional Documentation

- **Providing your lender with other supporting documents to show consistent payment history could help with the borrowing process. Examples of documents you could provide include:**
  - **Rent payment history**
  - **Car insurance history**
  - **Phone or streaming services payment history**



## HOW TO START WITH LITTLE OR NO CREDIT

Even if you've never had a credit card or loan before, you can begin building credit by:

- **Starting small—apply for just one form of credit to begin**
- **Making on-time payments every single month**
- **Keeping balances low (ideally under 30% of your credit limit)**
- **Monitoring your credit score regularly to track progress**
- **Finding a cosigner with a good credit history**
- **Coming up with a 20% down payment**



### **TIP:**

Don't get discouraged if your credit doesn't appear immediately. It could take up to six months for a score to generate.





## MISSING SMALL PAYMENTS CAN IMPACT YOUR CREDIT

It's a common misconception that small payments—like a store credit card minimum, a utility bill, or a low-balance loan—aren't as important and can safely be delayed. However, missing any payment by 30 days or more can seriously damage your credit score and remain on your credit report for up to seven years.

Even small missed payments signal to lenders that you might be a higher credit risk, potentially leading to higher interest rates, lower credit limits, or difficulty getting approved for new credit in the future.



### **TIP:**

Pay all bills on time, no matter how small the amount. Setting up automatic payments, calendar reminders, or account alerts can help you avoid accidentally missing a due date—and protect your credit in the long run.



# ESTABLISHING CREDIT: DO'S AND DON'TS



## DO

- ✓ Open a secured credit card and use it responsibly
- ✓ Consider alternative credit reporting for rent and utilities
- ✓ Make all payments on time, no matter how small
- ✓ Keep credit utilization below 30% of your available limit
- ✓ Review your credit report regularly to track progress and spot errors



## DON'T

- ✗ Open too many accounts at once — limit new applications
- ✗ Co-sign loans without fully understanding the financial responsibility
- ✗ Miss or delay small payments —they can damage your credit
- ✗ Max out credit cards or carry high balances
- ✗ Ignore your credit report or assume it will improve on its own

**Building credit takes time and patience. Focus on developing strong habits now, and you'll set yourself up for better financial opportunities in the future.**

## SECTION 3

# STRATEGIES TO BUILD AND IMPROVE CREDIT

Whether you're starting from scratch or trying to recover from past credit challenges, building and improving your credit comes down to consistent habits and informed choices.

## HOW TO BUILD CREDIT RESPONSIBLY

Building credit is a long game—and it's won through responsible, steady behavior. These three core habits are essential to building a strong, lasting credit profile:



### MAKE ON TIME PAYMENTS - EVERY TIME

Payment history makes up the largest portion of your credit score—about 35%. A single missed or late payment by 30 days or more can significantly lower your score and stay on your credit report for up to seven years. On the other hand, consistently paying on time builds trust with lenders and helps strengthen your score over time.



### MAINTAIN A HEALTHY MIX OF CREDIT

Having different types of credit shows that you can handle a variety of financial responsibilities. This could include:

- **Revolving credit (like credit cards or lines of credit)**
- **Installment credit (like auto loans, student loans, or personal loans)**

You don't need every type of credit but having more than one can add depth to your credit profile and strengthen your score over time.



## KEEP CREDIT UTILIZATION LOW

Credit utilization refers to how much of your available credit you're using. If you have a credit card with a \$1,000 limit and a \$500 balance, your utilization is 50%. The general rule is to keep your utilization under 30% of your total credit limit—though under 10% is even better.

# IMPROVING A POOR CREDIT SCORE

If your credit score is lower than you'd like, you're not alone—and it's never too late to improve it. Here are some smart steps to get back on track:

## DISPUTE ERRORS ON YOUR CREDIT REPORT

Start by reviewing your credit reports for accuracy. You're entitled to one free report per year from each of the three credit bureaus—Experian, Equifax, and TransUnion—through [AnnualCreditReport.com](https://AnnualCreditReport.com). Look for:

- **Accounts you don't recognize**
- **Incorrect balances or payment statuses**
- **Duplicate accounts**
- **Outdated negative information**

If you find an error, you can file a dispute directly with the credit bureau online. They are required to investigate and respond, typically within 30 days.

## CONSULT A FINANCIAL EXPERT

If you're unsure where to start or feel overwhelmed, consider working with a credit counselor or financial wellness program. These services can help you:

- **Create a personalized budget and repayment plan**
- **Understand your credit report and score**
- **Learn strategies to reduce debt and improve credit**

**BEWARE** Be cautious of debt relief programs that promise quick fixes. Some can damage your credit or cost you more in the long run. If you would like to schedule a consultation with a member of our Envista Consumer Lending Team, email us at [envistalending@envistacu.com](mailto:envistalending@envistacu.com) or call 785-228-0149.





# CREDIT CARD BEST PRACTICES

Credit cards are one of the most common credit-building tools—but they can also lead to debt if not used wisely. Here's how to make the most of them:

## **Always Pay More Than the Minimum When You Can**

1

The minimum payment is the smallest amount required each month—but it's designed to stretch out your repayment and maximize interest for the lender. If you only pay the minimum, it can take years to pay off a balance.

Whenever possible, pay your balance in full. If you can't, try to pay as much above the minimum as you can to reduce interest and debt faster.



## DID YOU KNOW?

Credit card companies are required to disclose how long it will take to pay off your balance with the minimum payment AND how long it will take to pay off the balance in 3 years. They must also disclose how much you will pay in interest with both scenarios.

### Choose the Right Credit Card for Your Needs

2

Not all credit cards are created equal. Choosing the right one can help you manage your finances, build credit, and even earn rewards. When comparing credit cards, consider:

- **Interest rate (APR) – Lower is better, especially if you carry a balance**
- **Annual fees – Look for no-fee cards if you're just starting out**
- **Rewards – Some cards offer cash back or points for everyday purchases**
- **Credit-building features – Choose cards that report to all three credit bureaus**

If you're just starting or rebuilding, a secured card may be your best first step.

3

### Use Online Calculators to Plan Your Payoff

Free online calculators can show you how long it will take to pay it off—and how much interest you'll pay—based on your current balance, interest rate, and monthly payments. Use these tools to explore different payment amounts and create a plan that helps you save money and pay off debt faster.

## IN SUMMARY

Building and improving credit takes time—but with the right strategies, it's completely doable. Focus on responsible use, make your payments on time, keep your balances low, and take advantage of tools and support available to you.

## SECTION 4

# MAINTAINING GOOD CREDIT FOR THE LONG RUN

Building credit is a significant achievement—but maintaining it is where long-term financial confidence really begins. A strong credit score can open doors to lower interest rates, better loan options, and greater financial flexibility.

## HOW TO MAINTAIN A STRONG CREDIT SCORE

Even after you've built solid credit, your score can fluctuate based on the choices you make. To keep it strong, make these habits part of your ongoing routine:

### MONITOR YOUR CREDIT REGULARLY

Stay informed by checking your credit report at least once a year—and ideally, more often. You can request free reports from each of the three major bureaus at [AnnualCreditReport.com](https://AnnualCreditReport.com). You can also use tools like Envista's Credit Score, powered by SavvyMoney®, to view your score and receive alerts in real time.

Monitoring your credit helps you:

- **Catch errors early**
- **Detect fraud or suspicious activity**
- **Track your progress toward financial goals**

### AVOID UNNECESSARY CREDIT INQUIRIES

Every time you apply for a credit card or loan, a hard inquiry appears on your credit report. A single inquiry may cause a slight dip in your score, but multiple inquiries in a short period can be seen as risky behavior.



To minimize impact:

- **Only apply for credit when you truly need it**
- **Research and compare options before applying**
- **Consider pre-qualification tools that use soft inquiries instead**

## KEEP OLD ACCOUNTS OPEN

The length of your credit history contributes to your credit score. Closing older accounts—even if you don't use them frequently—can shorten your average account age and lower your score.

Unless the card has a high annual fee or presents a temptation to overspend, consider keeping older accounts open. Use them occasionally for small purchases and pay them off right away to keep them active and in good standing.

# LIFE EVENTS AND YOUR CREDIT

Your credit isn't just shaped by spending habits—it can also be affected by life transitions. Here's how to protect your score through common changes:

## MARRIAGE

- You and your spouse will maintain separate credit reports and scores.
- Joint accounts or co-signed loans will appear on both reports.

## DIVORCE

- Joint debts remain both parties' responsibility, even after separation.
- Make sure accounts are closed or refinanced into individual names.
- Monitor your credit report closely for lingering joint obligations.

## BUYING A HOME

- A strong credit score helps you qualify for better first mortgage rates.
- Avoid new credit applications before closing to maintain your approval terms.
- Keep credit utilization low and payments current during the loan process.

## CHANGING JOBS

- Employers generally don't check your credit unless you're applying for a role involving financial responsibility.
- Job changes can affect your income and budget—make adjustments as needed to stay current on bills.



## EXPERIENCING FINANCIAL HARDSHIP

If you're facing job loss, medical expenses, or other unexpected financial strain:

- **Contact creditors immediately—many offer hardship assistance, payment deferrals, or reduced terms.**
- **Prioritize essential bills like housing, utilities, and insurance.**
- **Consider credit counseling or financial wellness support through your credit union.**

The earlier you take action, the more options you have to protect your credit during tough times.

## AVOIDING CREDIT SCAMS AND FRAUD

Unfortunately, strong credit can make you a target for identity theft. Staying vigilant and taking preventive steps is key to protecting your financial profile.

### How to Protect Yourself

- **Use strong, unique passwords for financial accounts**
- **Enable two-factor authentication when available**
- **Avoid sharing personal information by phone, email, or social media**
- **Shred documents with sensitive information**
- **Monitor your accounts and credit reports regularly**

At Envista, we want to empower our members to fight fraud. We've created helpful tools, videos and resources to educate and protect against the risk of fraud. Visit [www.envistafrauddefense.com](http://www.envistafrauddefense.com) to learn more.

# IF YOUR CREDIT INFORMATION IS STOLEN

If you suspect identity theft or fraudulent activity:

- 1 Place a fraud alert** on your credit file through one of the credit bureaus.
- 2 Review your credit reports** for unauthorized accounts.
- 3 File a report** with the Federal Trade Commission at IdentityTheft.gov.
- 4 Contact affected creditors** to close or freeze compromised accounts.
- 5 Consider a credit freeze** to prevent further damage.

Taking action quickly can limit the impact and help you recover more smoothly.

## IN SUMMARY

Maintaining good credit means staying proactive—monitoring your accounts, adapting to life's changes, and guarding against threats. These habits not only protect the credit you've worked hard to build but also empower you to navigate future financial

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## RESOURCES

# YOU HAVE THE POWER TO TAKE CONTROL

No matter where you are on your credit journey—just starting out, rebuilding, or maintaining good habits—you’ve already taken the most important step by learning more. Credit can feel confusing or overwhelming at times, but with the right information and a clear plan, it becomes a powerful tool for reaching your financial goals.

## KEY TAKEAWAYS



**Understanding your credit** begins with knowing what’s in your credit report and what factors influence your score.



**Establishing credit** takes time—start with tools like secured cards or credit-builder loans and avoid common mistakes like opening too many accounts at once.



**Building and improving credit** comes down to making on-time payments, keeping balances low, and using credit responsibly.



**Maintaining good credit** means monitoring your score regularly, adjusting to life changes, and staying alert to scams and fraud.



**Support is available.** You’re not alone—Envista offers tools, education, and trusted resources to help you along the way.



# TOP 5 CREDIT HABITS FOR LIFE

Use this quick-reference guide to maintaining strong credit long-term.

1

## PAY EVERY BILL ON TIME

Set up auto-pay or reminders so you never miss a due date.

2

## KEEP YOUR CREDIT UTILIZATION BELOW 30 %

Lower is better for your score.

3

## MONITOR YOUR CREDIT REGULARLY

Use tools like Envista's Credit Score or [AnnualCreditReport.com](https://www.annualcreditreport.com).

4

## KEEP OLDER ACCOUNTS OPEN

They help build your credit history.

5

## PROTECT YOUR PERSONAL INFORMATION

Stay alert to identity theft and fraud.



# CREDIT PROTECTION CHECKLIST



Use this list to help safeguard your credit from errors, fraud, or setbacks.

- ☐ Check your credit report from all three bureaus at least once a year
- ☐ Dispute any inaccurate information immediately
- ☐ Enable two-factor authentication on financial accounts
- ☐ Use strong, unique passwords and update them regularly
- ☐ Don't share sensitive information by phone, text, or email unless verified
- ☐ Shred documents containing personal or financial information
- ☐ Watch for suspicious activity on credit cards and bank accounts
- ☐ Report suspected identity theft to [IdentityTheft.gov](https://www.identitytheft.gov)
- ☐ Set fraud alerts or credit freezes if needed
- ☐ Contact creditors early if facing financial hardship



# CREDIT SCORE IMPROVEMENT ACTION PLAN

This 5-step checklist can help you build or improve your credit over the next 3–6 months:

## Step 1: Know Where You Stand

- ☐ Check your credit score
- ☐ Download your credit reports from all three bureaus
- ☐ Highlight any errors or outdated information

## Step 2: Make a Payment Plan

- ☐ List all open credit accounts and due dates
- ☐ Set up auto-pay or reminders to stay current
- ☐ Prioritize paying off any past-due accounts

## Step 3: Manage Your Balances

- ☐ Keep credit card balances below 30% of the limit
- ☐ Avoid maxing out cards or taking on new debt
- ☐ Pay more than the minimum when possible

## Step 4: Add Positive Credit Activity

- ☐ Use a secured credit card or credit-builder loan
- ☐ Consider becoming an authorized user
- ☐ Report on-time rent or utility payments (optional)

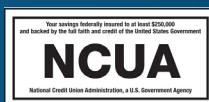
## Step 5: Monitor and Protect

- ☐ Sign up for credit monitoring (such as Envista's Credit Score tool)
- ☐ Check your reports monthly for changes
- ☐ Protect your information from identity theft

P L E A S E   R E M E M B E R ,   W E ' R E   H E R E   T O   H E L P

At Envista, we believe in empowering you with effortless banking—and that includes supporting you on your credit journey. If you have questions, want guidance, or need help creating a personalized plan, our team is just a call or click away.

**You've got this.** And we've got your back.



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