Online Credit Bureau Access Setup Form

CU*ANSWERS A Credit Union Service Organization

Return completed form to lendervp@cuanswers.com. Please double-check all codes for accuracy; code numbers and passwords must be exact in order for credit bureau pulls to work properly. *Interested in an auto decision model? Visit the CU*Answers Store or contact Lender*VP to get started.*

Credit Union Name: ______________________ CU#: ______________________

Contact Name: ______________ Phone: ____________ Email: ________________

Equifax — Contact: Equifax Customer Service, cust.serv@equifax.com or 888-407-0359

☐ Primary Bureau ☐ Backup Bureau ▣ N/A

Bureau Contact Name: ______________________ Contact Email: ______________________

Hard Pull:

Member Number: ______________________

Security Digits: ______________________

Score Model: ______________________

(e.g.: FICO 5, FICO 8, FICO 9, VantageScore 3.0, VantageScore 4.0)

Soft Pull with Full Detail:

Member Number: ______________________

Security Digits: ______________________

Score Model: ______________________

(e.g.: FICO 5, FICO 8, FICO 9, VantageScore 3.0, VantageScore 4.0)

TransUnion — Contact: Transunion Customer Service, 1-800-916-8800

☐ Primary Bureau ☐ Backup Bureau ▣ N/A

Bureau Contact Name: ______________________ Contact Email: ______________________

Hard Pull:

Subscriber Number: ______________________

Password: ______________________

Score Model: ______________________

(e.g.: FICO 4, FICO 8, FICO 9, VantageScore 3.0, VantageScore 4.0)

Soft Pull with Full Detail:

Subscriber Number: ______________________

Password: ______________________

Score Model: ______________________

(e.g.: FICO 4, FICO 8, FICO 9, VantageScore 3.0, VantageScore 4.0)

Experian — Contact: Experian Client Support, 1-800-831-5614

☐ Primary Bureau ☐ Backup Bureau ▣ N/A

Bureau Contact Name: ______________________ Contact Email: ______________________

Experian API Username: ______________________ Experian API Password: ______________________

Client ID: ______________________ Client Secret: ______________________

Hard Pull:

Preamble: ______________________

Subscriber Number: ______________________

Password: ______________________

Purpose Code: ____

Score Model: ______________________

(e.g.: FICO 2, FICO 8, FICO 9, VantageScore 3.0, VantageScore 4.0)

Soft Pull:

Preamble: ______________________

Subscriber Number: ______________________

Password: ______________________

Purpose Code: ____

Score Model: ______________________

(e.g.: FICO 2, FICO 8, FICO 9, VantageScore 3.0, VantageScore 4.0)

Please note: Experian requires an Agency Addendum for all new credit unions and CU*Answers to sign which they will provide. They also require a new subscriber code to be setup to be used for credit pulls in CU*Answers' core. This can be a time-consuming process so it is imperative that you engage with the bureau as soon as possible to ensure credit pulls will be setup by the time you convert on the core.

Other Preferred Settings

☐ Allow loan application debt records to be filled in from credit report trade line data.

☐ Prompt for credit report pull upon creation of a new loan request.

Data Retention Preferences

▣ Will use the standard periods for retaining credit report data online in CU*BASE
(Summary=6 months, Decision=6 months, Detail=2 months unless linked to loan account)

OR

☐ Would prefer the following retention periods (we understand that additional charges will apply for longer retention periods):

Summary: ________ months Decision: ________ months Detail: ________ months

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