

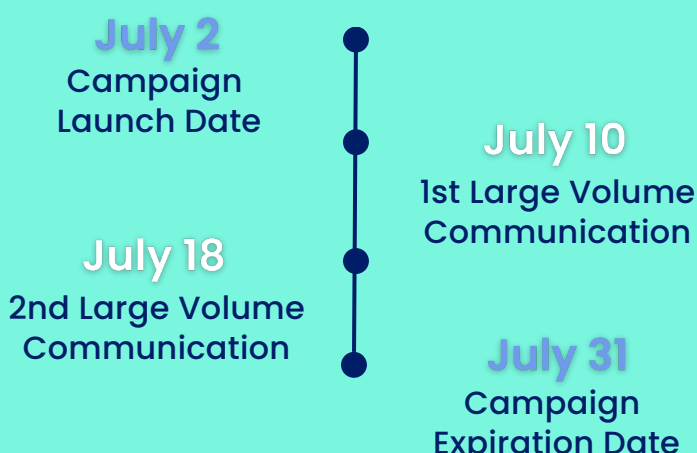


The Union Credit Client Services bulletin dedicated to keeping you up to date on monthly campaign launches.



CURRENT CAMPAIGN

JULY 2024



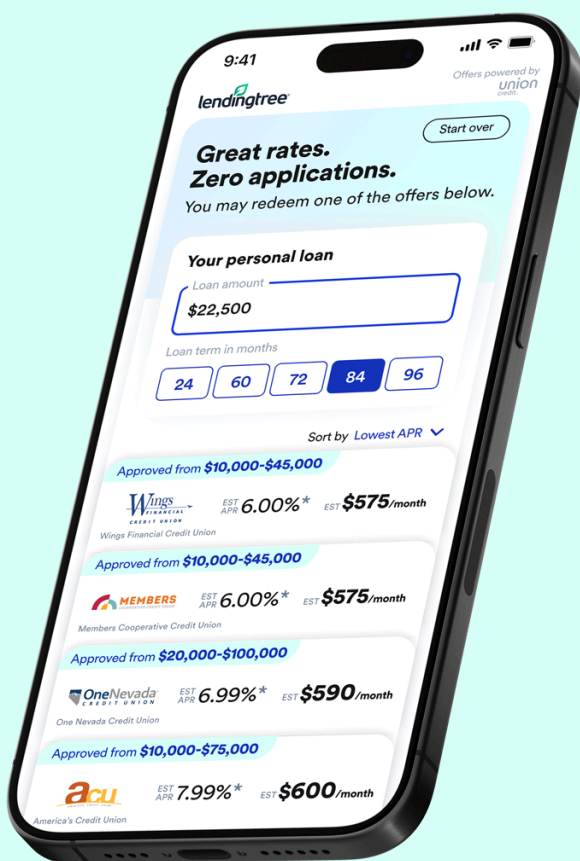
MARKETPLACE PUBLISHERS



PRE-APPROVED OFFER DELIVERY

- Multiple email drops throughout the month
- In-app experience coming soon!

Financial Institutions in the Marketplace **28**



6,014,899
Consumers Reached This Month

Union Credit's mission is to enable credit unions to expand their influence and effectively attract the next generation of members.



11,257

TOTAL New Members in 2024!
(Through June 27, 2024)

BIG DROPS TO NOTE



Be sure to staff up!

PRESCREEN CRITERIA HIGHLIGHT

- Minimum credit score (Vantage 4.0): **680**
 - DTI: **45%**
 - Income estimator: **\$30,000**
 - Reject #of credit inquiries in the past 6 months: **>= 3**
 - Minimum tradelines: **>= 3**
- Please Note: No changes from June

UPDATES IN JULY

- **New Campaign Acknowledgement user role** gets an email with a link back to the lender console to approve changes
- **Personal Loan** consumer workflow improvements
- New **configuration for PRODUCT CLASS** identifies **STANDARD (default) or LEAD**. Non-loan products can be set to **LEAD** and redirect to an external URL
- New **CREATED redeem status** in Loan Leads is assigned to all redemptions with a **LEAD product class**

Redeem Limit Updates:

- **Credit cards and non-lending products** can ONLY be set to **redeem limit by count**
- **All other loan products** must be set to **redeem limit by dollar amount** with the option to enter redeem limit by count as a secondary method

Reminder: Redeem limits are set by the 20th as a commitment to remain at that level for the duration of the upcoming campaign since **firm offers of credit cannot be removed from the Marketplace.**

PREPARING FOR NEXT CAMPAIGN

AUGUST 2024



What is the Blackout Period?

The Blackout Period is when TransUnion is creating firm offers of credit. Your campaign **must be enrolled by the start of the Blackout** with redeem limit commitments set in order to participate in the next month's campaign and cannot be changed during this period.