

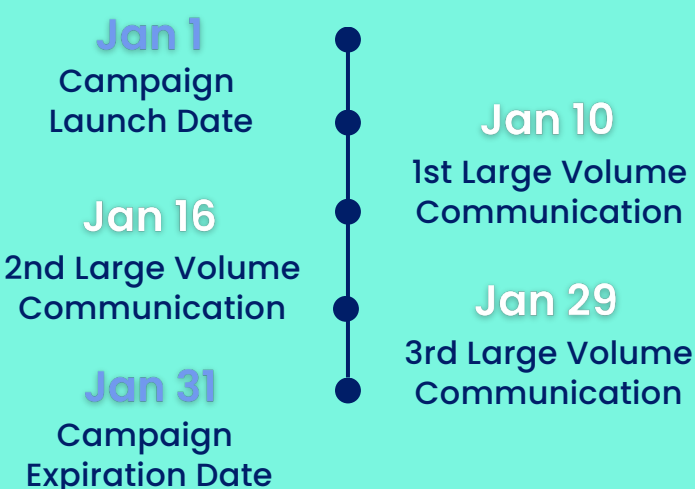


The Union Credit Client Services bulletin dedicated to keeping you up to date on monthly campaign launches.



CURRENT CAMPAIGN

JANUARY 2025



PRE-APPROVED OFFER DELIVERY:

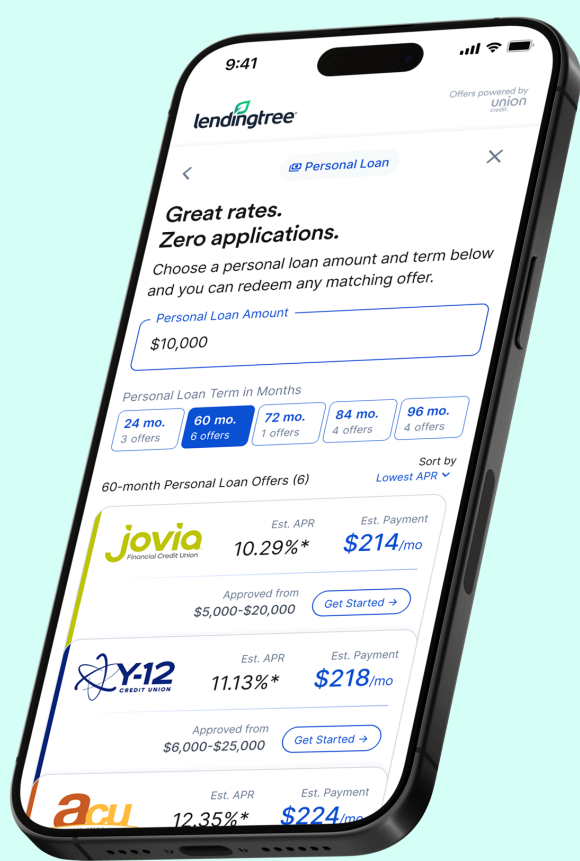
- Our publishers send multiple emails to their consumer list throughout the month
- In-app experience coming soon!

MARKETPLACE PUBLISHERS



Financial Institutions in the Marketplace

37



7,852,000

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.



21,588

TOTAL New Members in 2024!
(Through December 30, 2024)

BIG DROPS TO NOTE



JANUARY 10, 16 & 29



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**
- **Reject Maximum open CC trades > 15**

Please Note: Changes above in red

UPDATES IN JANUARY

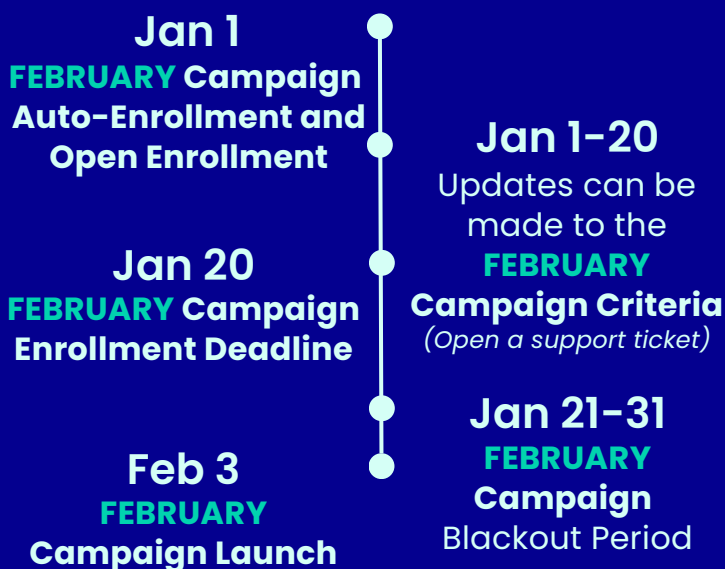
- Lenders will continue to see **three large volume spikes in redemptions** every month in 2025, along with the smaller, steady redemption days as our publisher partners communicate offers to their preapproved consumers
- Union Credit has **additional prescreen criteria** (noted above) for 2025 campaigns that will exclude any consumer that has more than 15 open credit card trades on their credit file.

Need to contact Union Credit?

Use our **Virtual Assistant** in the Lender Console to get instant answers! For criteria edits, issues, etc., please open a **Support Ticket** at: support.unioncredit.app/tickets-view

PREPARING FOR NEXT CAMPAIGN

FEBRUARY 2025



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. No changes can be made during this blackout period.