

# Online Credit Bureau Access Setup Form

Return completed form to CU\*Answers Attn: Lender\*VP, fax 616-285-0825 or [lendervp@cuanswers.com](mailto: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](mailto: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: \_\_\_\_\_

### 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