



**CREDIT
BUILDERS
ALLIANCE**

Helping Nonprofits
Build Stronger Credit
in their Communities



CBA Reporter, Business Reporter, and Access Overview

Wednesday, February 19, 2014



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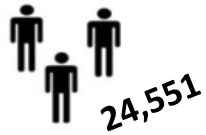
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CBA's Credit Builder Platform



24,551

Trade Lines

Reported to consumer and business credit bureaus every month by over 145 members.



\$620 million

Dollars in Loans



67,468

Credit Reports Pulled

For financial counseling, underwriting & outcome tracking in October



377

Nonprofit
Member
Organizations
and counting!



CBA Reporter & Biz Reporter



Borrower & Small Business Benefits

- Build consumer credit for more affordable future.
- Build commercial credit for long-term business growth.
- Reward timely clients and businesses while holding delinquent ones accountable.
- Positively impact consumer behavior and outcomes.
- Foster consumer loyalty to credit-building products.

CBA Reporter & Biz Reporter



Lender Benefits

- Reduce delinquencies for improved portfolio quality.
- Build program capacity and sustainability.
- Strengthen cash flow for revolving loan funds.
- Increased industry visibility.
- Increase banking and funding partners.
- Access to CBA's member community.

CBA Reporter & Biz Reporter



The CBA Advantage

- Streamlined Experian and TransUnion credentialing for consumer reporting.
- Streamlined D&B and Experian Business credentialing for business reporting.
- Minimum portfolio size (3 loans).
- Reduced set-up and site-visit costs.
- Assistance with FCRA compliance.
- Resource for lending best practices.
- E-OSCAR consumer dispute management.
- Expert software and Metro 2 technical assistance on demand.

CBA Access



Client Benefits

- Grasp credit strengths and weaknesses.
- Raise awareness about credit report importance.
- Confirm personal and account information.
- Check for identity theft and inaccuracies.

CBA Access



Lender & Financial Educator Benefits

- Pair reports with education for maximum asset building.
- Track education outcomes and success.
- Support best underwriting practices.
- Increase funding opportunities and partnerships.
- Access to CBA's member community.

CBA Access



The CBA Advantage:

- Streamlined TransUnion application process for soft- and hard-inquiry reports.
- Waived TransUnion monthly fees and minimum requirements.
- Reduced TransUnion set-up, site-visit, and credit report pricing.
- Streamlined CoreLogic referral process for soft- and hard-inquiry tri-merge reports.
- Ongoing technical assistance and member education opportunities.
- Credit report interpretation and compliance assistance.

CBA Reporter & Biz Reporter



What It Takes

- Non-profit designation.
- Credit-building mission.
- *Commitment to long-term lending and reporting.*
- Established program(s) and office space.
- Data security/compliance.
- Dedicated staff time and resources.
- Supporting documentation.
- *Metro 2 software.*
- Lending license/exemption.

CBA assesses, engages, and moves non-profit lenders along the credit reporting path.

CBA Access



What It Takes:

- Non-profit designation.
- Credit-building mission.
- Established program(s) and office space.
- Dedicated staff time/resources.
- Data Security/Compliance.
- *Permissible purpose(s) – lending and financial education.*
- Supporting documentation.
- Lending license/exemption for lenders using reports.

Reporter & Biz Reporter Costs



New Reporters

- \$120 Annual Membership fee (\$100 if paid within 30 days!)
- \$500 One-time Reporter Set-Up fee (consumer or business), \$700 for both

Live Reporters

- \$550 – 50 or fewer loans
- \$800 – 250 or fewer loans
- \$1,100 – 500 or fewer loans
- \$1,400 – 1000 or fewer loans
- ***\$200 add-on for consumer and business reporting***

Access Costs



TransUnion Access

- \$120 Annual Membership fee.
- \$650 One-time Access Set-Up fee.
 - \$200 instead if in tandem with CBA Reporter set-up
- \$150 one-time TransUnion Account Set-Up fee
- Report pricing:
 - \$2.50 - \$5.65 tiered pricing for each soft- and/or hard-inquiry report (includes one credit score)

CoreLogic Tri-Merge

- \$120 Annual Membership fee.
- \$100 One-time CoreLogic Credentialing and Site-Visit fee
- Report pricing:
 - \$4.00 - \$5.50 per report (includes one credit score)
 - \$14.25 per Tri-Merge report (includes three scores)
 - Soft Inquiry: ONLY HUD housing or credit counseling certified
 - Hard inquiry: ONLY for lenders

Additional CBA Programs



What else are we up to?



Power of Rent Reporting Pilot

Partnering with affordable housing organizations to build their low-income residents' credit by pairing rental payment reporting with credit education!



Credit Reports for Foster Youth Pilot

Building the credit knowledge and capacity of child welfare agencies & their nonprofit partners serving youth in foster care!



Credit is an Asset Training & Toolkit

Making our training more interactive and practical so you'll walk away with credit building confidence and tools!



Credit Building Outcome Tracking Resources

Bringing you relevant, timely and actionable tools to measure and communicate your successes!

CBA Member Stories



CBA Member Stories



CBA Member Stories



BUSINESS CENTER FOR NEW AMERICANS

business loans, homeownership, & savings

Get Started with CBA!



Write or call to get started!

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