Online Credit Bureau Access and 247 Lender

User Guide

3

INTRODUCTION

Purpose

This booklet explains how to use the CU*BASE Online Credit Bureau Access system and 247 Lender features as you create loan requests, open new accounts, cross-sell products and services, and work day to day with members.

The booklet also covers monitoring tools designed to help supervisors and auditors keep track of the performance of the 247 Lender model in your loan portfolio.

Audience

This booklet is intended for loan officers, member service personnel, and all other staff and supervisors who will be using the online credit bureau access and 247 Lender systems on a daily basis in serving members. It is also intended to serve as a guide to loan department managers who are responsible for monitoring underwriting policies and portfolio performance as well as dealing with requirements of auditors and examiners.

> *NOTE: This booklet assumes you have either implemented online credit bureau access and/or 247 Lender, or are in the process of activating the service(s). Please refer to the Online Credit Bureau Access and 247 Lender: Introductory/Startup Guide for more information.*

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OPTIONAL FEATURES TO CONSIDER

Following are optional features available to customize how the online credit bureau access system works for your credit union. These may or may not have been activated for you when you first implemented online credit bureau access.

PULLING CREDIT REPORTS AUTOMATICALLY

Option	Description	To activate...
For new loan requests	With this option activated, CU*BASE will prompt an employee to pull a credit report automatically when creating a new loan request. In this case, the credit report request screens would appear automatically after choosing the Loan Request (LR) action code. This is required for credit unions that use risk-based pricing, to ensure that the new loan request is priced based on the most current credit score.	Contact a CU*BASE Client Service Representative if you wish to activate this flag. Self processing credit unions can activate the flag using the "Online Credit Bureau Config" command on menu MNOP09 (OPER #10, then #7).
For new memberships	You can choose to be prompted to pull credit reports when opening new memberships.	Use **Tool #1004 *Workflow Ctls: Open Mbrs/Accounts***.
For new accounts	If you wish to be prompted to pull credit reports when opening a new checking account or other savings-type account, set the flag in the Dividend Application configuration.	Use **Tool #777 *Savings/Checking Products Configuration***.

FILLING IN DEBTS ON THE LOAN APPLICATION

With this option activated, CU*BASE will automatically complete the Debt section of the loan application with trade line data from the actual credit report. Data will populate the Debts sections of the application.

Some considerations if you choose to use this feature:

- Only **active trade lines** will be used from the credit report. "Active" is defined as those trade lines that have a balance, are not at a closed status, or have had activity in the last six months. These rules do not apply to open revolving lines of credit, however.

- Any debt information that is already in the member's household database (or this new app) will be *completely cleared* before the new information is pulled from the credit report.

- The loan application database includes room for 297 trade lines.

- If you pull in information for both the primary and co-applicant, and they are spouses or are in the same household, the system will automatically flag any duplication of trade lines between the primary and co-borrower.

The data will not be deleted; rather, any duplicates will be marked on the co-borrower record so that they do not get counted in the financial summary totals. The data is retained, however, so that the co-borrower's household database record is complete. Be sure to review all debt information on the application for both applicants and make any additional adjustments as needed.

> *Contact a CU*BASE Client Service Representative if you wish to activate this flag. (Self processing credit unions can activate the flag using the "Online Credit Bureau Config" command on menu MNOP09 (OPER #10, then #7).)*

CREDIT BUREAU FILES AND RETENTION SCHEDULE

After credit data has been pulled, it will remain available for online inquiry in CU*BASE as shown in the following table. In addition to the tools provided throughout CU*BASE, you can also use the CU*BASE Report Builder (Query) to build custom reports and/or inquiries with stored credit data.

Data	Filename	Retention*	Description
Detail	CRBRPT	60 days *(or life of loan if linked to loan acct)*	Member credit detail (the "human readable" formatted credit report with summary information and detail for up to 297 trade lines) Credit reports are retained for the entire life of the loan account on the system in you are an online CU*Answers CU*BASE credit union. (Self Processors and credit unions from CU*Northwest/CU*South retain credit reports according to their individual practices.)
Summary	CRBSUM	6 months	Scores, reason codes for the scores, totals for lines of credit available and used, number of inquiries in the last 6 months, current and previous addresses reported, number of past-due and current accounts, number of trade-lines, and a paper grade if the credit union has requested one
Decision	CRBDSN	6 months	Pre-approvals for services offered by the credit union based on credit data compared to the CU-defined approval matrix
Trades	CRBTRD	6 months *(tied to the Decision retention schedule)*	Trade lines for the credit report, used when auto-populating debt information into the CU*BASE loan application and household database; also used for relationship management and analysis tools such as "Where Your Members Borrow"
Scores	MEMBER5 / MEMBER6 *and* OPENDLF	Life of loan / membership	The risk and/or bankruptcy scores and paper grade (if applicable) are stored with MEMBERx loan record; The risk score and paper grade is also stored on the member's generic Loan Contract/Risk Score file NOTE: Pertains to industry-standard risk and/or bankruptcy scores only, not custom or additional scores

*Retention periods are configurable; additional fees apply for longer retention times. Contact a CU*BASE representative for more information.

REQUESTING A CREDIT REPORT

STEP 1: INITIATE THE REQUEST

There are several ways to initiate a request for a credit report. Some methods will happen automatically, if your credit union has activated the appropriate configuration flags (see Page 4). There is also a method for requesting a credit report manually at any time.

Optional Automated Methods

♦ **When creating a new loan request** - If you have activated the flag that prompts for a credit report pull on a new loan request, the "Generate Request" window (shown on Page 9) will appear automatically when creating a new loan request (immediately after you choose the loan product code).

♦ **When setting up the loan application** - When you begin completing the loan application screens, the Lending "Credit Report Evaluation" window (see the next page) will appear after you select a co-borrower. This window lets you decide to pull a fresh report for either borrower. It also allows you to fill in the debts section of the application (and the household database) with trade line data from the credit report, if desired.

♦ **When opening a new membership** - If you have configured your workflow controls to prompt for a credit report pull whenever a new membership is opened, the Member Service "Credit Report Evaluation" window (see the next page) will appear after you enter general member information including name and address.

♦ **When opening a new account** - If you have configured a checking or other savings product to prompt for a credit report pull whenever a new account is opened, the "Generate Request" window will appear after you select that dividend application on the New Account Creation screen.

Running a Credit Report Manually

♦ If you need to manually run a credit report for any reason, use the *Request Credit Report* Action Code from Tool #53 *Process Member Applications*. When this action code is used, the "Generate Request" window (shown on the next page) will appear and let you request up to 4 reports at the same time.
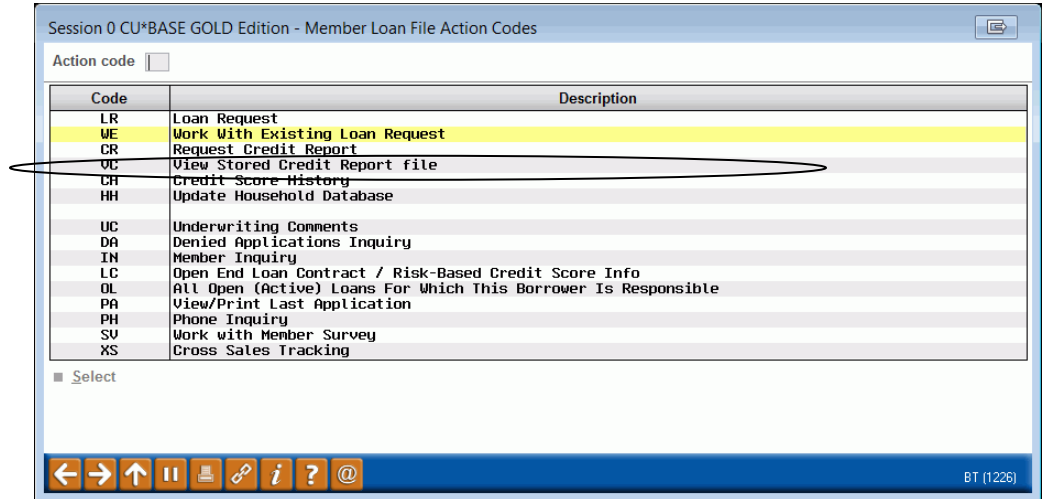
Sample Credit Report Request Windows

Lending "Credit Report Evaluation" Window

Place a checkmark here to pull a new credit report for either of the borrowers on this loan application.

The box will be checked automatically unless there is a report already on file.

Member Service "Credit Report Evaluation" Window
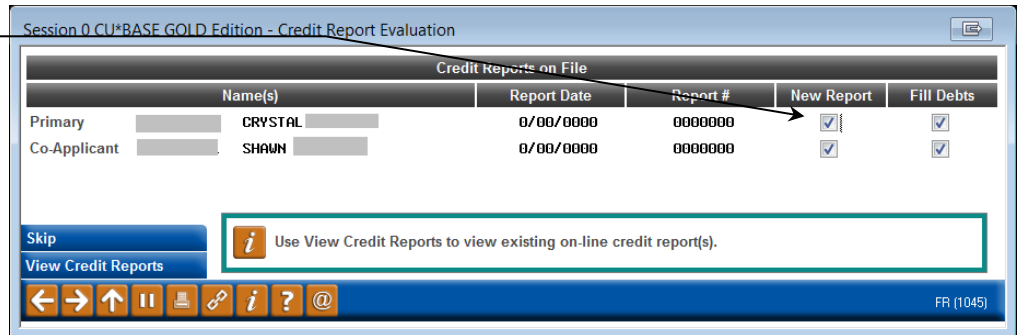
Place a checkmark here to pull a new credit report now. If one is already on file, you can view the report now using *View Credit Report* (F20).

Check this to fill in debt information into the new member's household database record now. This is a great feature to use if your CU typically sets up a line of credit for new members.
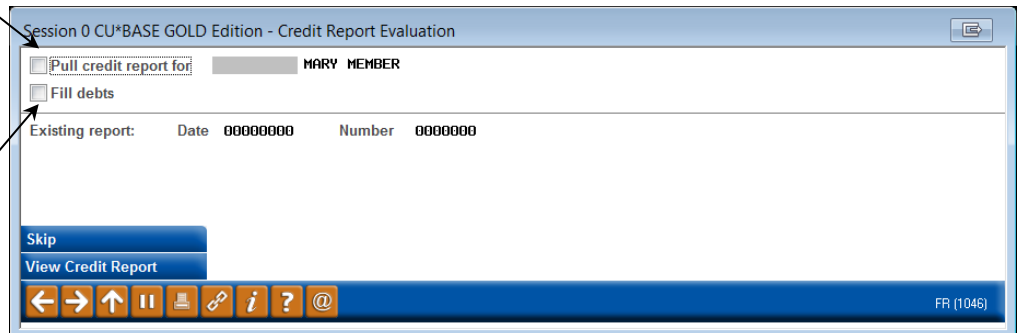
"Generate Request" Window

You can request up to four credit reports on the same request. Just enter a SSN/TIN into the fields provided (they don't even need to be co-borrowers on this loan).

Depending on where you are working, one of the windows shown above will appear to let you decide what credit reports you wish to pull now.

In the case of the *Generate Request* window used by the lending system and for manual pulls, the system will fill in the Social Security Number/Tax ID Number for both the primary borrower and, if coming from the loan application screen itself, one co-borrower. You may, however, enter up to four different SSN/TINs to be pulled at the same time. When all needed SSNs have been entered, use Enter to confirm the member/non-member names, and then use Enter again to continue to the credit report request screen (see Page 10).

> NOTE: At this point, the system is not actually "tying" the report you pull to any loan applications or member files, so you could actually enter up to four completely different SSNs if necessary. Also, if you have already pulled a report for the primary borrower and only need a report for a co-borrower, you may clear the Primary Borrower SSN/TIN field at this point.

If any of the SSN/TIN numbers entered is not found in either your member or non-member records, the following window will appear to let you key in the name and address information:

After completing the fields, use Enter to continue to the credit report request screen. The system will automatically create a new non-member record which will then be available for future use throughout CU*BASE.

STEP 2: DATA INPUT FOR REQUEST(S)

There are several types of reports that can be pulled. This will display your credit union's configured default and should generally not be changed here. See below for more information.

Be sure to complete the miscellaneous information such as income, number of years at current residence, and length of employment to help keep credit bureau files up to date.

There are strict rules about how address information should be entered, especially when it comes to punctuation and spacing. Refer to CU*BASE Online Help (click the 🛈 button) while working on this screen for more instructions.

Request Credit Report

Corp ID `01` Inquiry type `(15) 247 Lender single(Zoot)`

Primary Borrower | Co-Borrower #1 | Co-Borrower #2 | Co-Borrower #3

Credit bureau ◉ Experian ◯ TransUnion ◯ Equifax ◯ CBCInnovis   SSN/TIN
Birthday `Mar 29, 1949` 📅 [MMDDYYYY]   Income `46,567`   Calculated ◯ Net ◉ Gross
Name (FML) `TESTING` `A` `MEMBER`   Suffix (Jr., Sr., etc.)
Address
City/State/ZIP   `MI`
Years at current residence `00`   Length of employment `00`

🛈 Since the format used by CASS certification and the format expected by the credit bureaus when pulling reports is not always the same, you can use the Flip Address feature to swap the contents of the address fields (i.e., to switch the position of the street address and the apartment number, for example).

Save   Send Request   Requirements   Skip   Flip Address

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This screen is used to generate up to four separate requests for credit reports. The system will automatically fill in any known information about the individuals whose SSN/TINs were entered on the previous window. Miscellaneous information such as birth date, length of employment, etc., are used to provide the credit bureau with any updated information that is found in your files.

If a SSN is not found in either CU*BASE Member or Non-Member files, the window shown on Page 9 will appear to record the name and address for future use within CU*BASE.

> **CU*TIP:** *Although a SSN/TIN is required to proceed on this screen, the credit report is actually pulled first by name, and the SSN/TIN is used as a secondary verification.*

Understanding Inquiry Types

At the top of the screen is the *Inquiry type* field. The option used by your credit union is determined by your credit union's arrangement with the Credit Bureau itself. Be sure to use the correct code based on that agreement, or the request will be rejected.

> NOTE: *All requests other than "soft pull with full details" are considered a "hard" inquiry; the request will be recorded as an inquiry on the member's credit file.*

Credit File (Credit file only - 10) - This inquiry type will request a formatted credit report along with general summary information, scores and profile summary data. No Decision results will be included. See Pages 17-18 for samples of the data that will be received.

Credit File & Custom Decision (11) - This inquiry type will request a formatted credit report along with general summary information, scores, and profile summary data, as well as the *custom* Decision results per your arrangement with the credit bureau. (If your credit union has not arranged for a custom decision model, this inquiry type will behave exactly the same as inquiry type 10 described above.) See pages 17-19 for samples of the data that will be received.

247 Lender (15) - If 247 Lender has been activated for your credit union, this inquiry type will request a formatted credit report along with general summary information, scores, and profile summary data, as well as the 247 Lender Decision results. See pages 17-19 for samples of the data that will be received.

> *Remember that a decision will be run only if the member meets all of your configured minimum requirements ("filters"). Use **Requirements** (F6) to see your configured filters.*

Soft pull with full details - (Currently available only to Transunion subscribers only). Unlike a standard credit file only, this will not affect your members score and cannot be used to extend credit. Otherwise it contains all of the components a standard credit file only pull. Contact Lender*VP for details and the special subscriber code.

What about combined reports?

Because this system ties directly to the national credit bureau database, it is not possible to pull a combined report. There are no local/regional credit bureau filters between your credit union and the national credit database, so each individual's data file is treated separately and priced as an individual report. This means that two separate credit files will be received rather than a combined "married couple" report.

Choosing a Bureau

For each of the reports being requested, you must specify from which credit bureau the report should be generated using the *Credit Bureau* field. This will be filled in automatically with your credit union's default choice. Remember that although CU*BASE has access to all three bureaus, you can only receive reports from bureaus with which your credit union has a contract.

Submitting the Request(s)

When all fields have been completed, use Enter to save any changes to name and address fields on the request, then use **Send Request** (F5) to send all requests. This will take just a few moments, and status messages will appear to let you know the progress of your request.

When the report has been received successfully, you will see the following message:
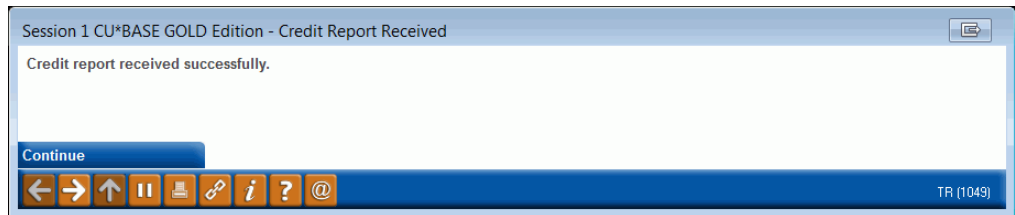
Use Enter to proceed with the next request. The messages will be repeated for "CB #1," "CB #2," etc., for all co-borrower requests that were submitted. Once the final report has been received, you will automatically be returned to your original starting point in CU*BASE.

What happens if a credit report was already requested?

When *Send Request* is used, the system will check existing credit report summary files for any existing reports for that SSN/TIN. If a record is found (remember that summary data is purged after 6 months, or according to your CU's retention period), the following window will appear before the request begins to process:
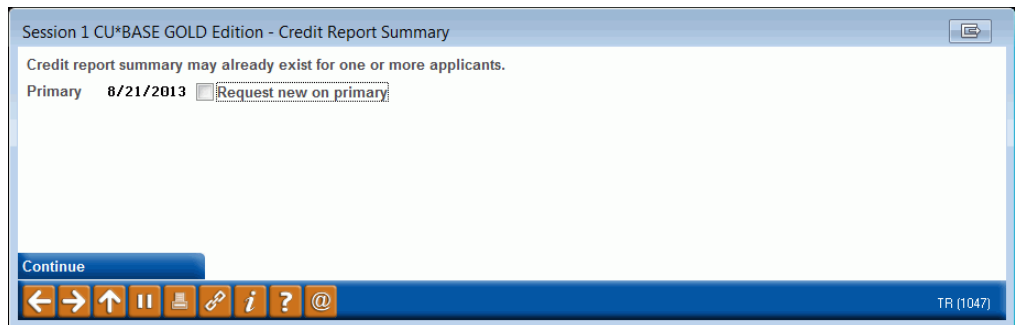
If this message appears, place a checkmark for any report that you still wish to request, and then use Enter to proceed with any remaining requests.

HANDLING ERROR MESSAGES

On occasion, you may attempt to request a credit report and, because of a temporary problem with the link between CU*BASE and our processor or the bureau, you may see an error message. In most cases, the problem is due to a temporary processing error and using Enter to try again will usually result in a successful transmission.

Following is a list of some of the messages you may occasionally receive, with some hints on how they should be handled:

Field Descriptions

Message	Hints
"Unable to complete request; Connection temporarily unavailable; Enter to try again, F7 to CANCEL" "Unable to complete request; transmission of data incomplete; Enter to try again, F7 to CANCEL"	These messages appear when something has interrupted the flow of data between the credit union and our processor or the credit bureau. Try using Enter to submit the request again, or cancel and return later to resubmit the request.
"Unable to complete request due to Bureau error; Enter to continue." "Credit Bureau off-line; press Enter to continue."	These messages mean that something has happened at the credit bureau end of the transmission. This same generic error can mean several different things, including syntax errors on the name and address submitted in the request. Enter will return to your original CU*BASE access point; double-check that the name and address information is typed exactly as required (refer to online help for tips), then try resubmitting the request again, or try again at a later time.
"No information found for request; press Enter to continue."	This message indicates the bureau found no data for the requested SSN or name. Enter will return to the original CU*BASE access point. Verify the information before resubmitting the request. You may also try pulling from a secondary bureau, if your credit union pulls from more than one.
"Fragmented file from Bureau for request; press Enter to continue."	This error usually indicates that more than one record was found at the bureau, resulting in a fragmented file. (This could be because of a combined file, such as Jr. and Sr. put on the same file, or even due to fraudulent activity.) After using Enter, the system will finish receiving the file, and you will see a notation on the Summary screen (see Page 17) that the file was received as fragmented.
"Credit file has been pulled more than the allowable number of times in one day by your Credit Union. Please Enter to continue."	You are allowed to pull up to 39 credit reports per day for the same individual. This error generally only occurs during testing or training, when the same report is being pulled over and over.

*For other errors or problems that persist, contact a CU*BASE Client Service Representative.*

VIEWING A CREDIT REPORT

UNDERSTANDING THE CREDIT REPORT INFORMATION SCREENS

When a credit report is pulled by the on-line system, the information can be viewed from many different access points within CU*BASE. (The various methods are described started on Page 14). Credit data is displayed using a series of summary and detail screens, as illustrated below:

- **Summary** - This is the first summary screen that is displayed once a credit report number is selected. From this screen you may proceed to any or all of the additional screens. This screen shows key credit history summarized from the full detailed report. One of the most valuable advantages of the on-line access system, this screen provides easy access to the credit data you need most—without always having to perform time-consuming research into the full report. (Stored online for six months.) *See Page 17 for a sample of this screen.*

- **Detail** - This screen shows the actual, formatted credit report, which can be used for further research into items you see on the Profile screen. (Stored online for sixty days.) *See Page 18 for a sample of this screen.*

- **Decision** - This screen shows the results of your decision model, either 247 Lender or a custom-designed model if you have one. This screen lets you quickly say "Yes" to your member for any credit union product or service. (Stored online for six months.) *See Page 19 for a sample of this screen.*

Retention periods are configurable; additional fees may apply for longer retention times. Contact a CU*BASE representative for more information.

VIEWING A CREDIT REPORT: CU*BASE ACCESS POINTS

Method 1: From Process Member Applications

Process Member Applications (Tool #53) - Action Codes window
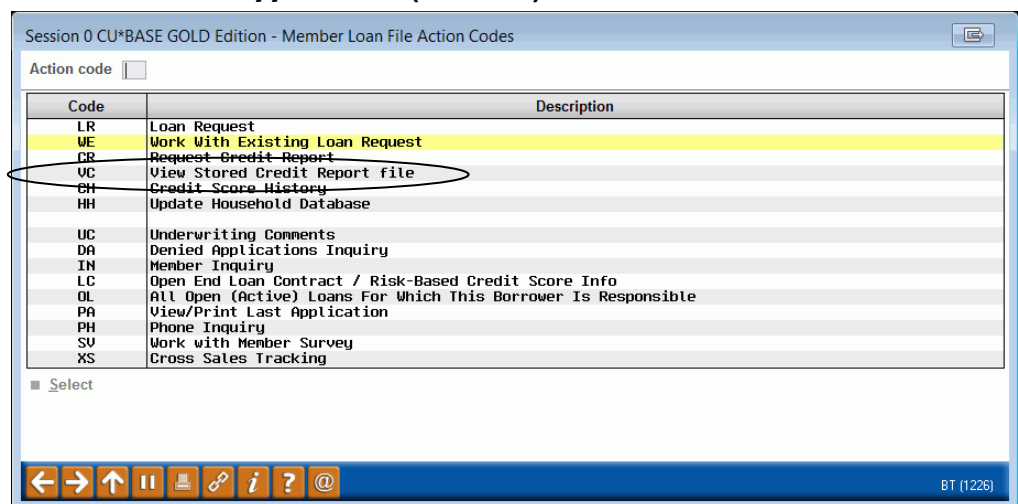
The *View Stored Credit Report File* Action Code can be used to view a credit report that has already been pulled for the current member or non-member. The item will be highlighted if a credit report summary record already exists.

Method 2: Loan Application (Credit Report Screen)

Use **Credit Report Detail** (F9) to look at credit reports for this borrower or any co-borrowers. (Access the co-borrower detail from a separate co-borrower credit report similar to the one shown above.) Read more about this screen on page 17.

Method 3: "Open End Loan Contract / Risk-Based Credit Score Info ("LC")

If a credit report exists for this member, **View Last Credit Rpt** (F20) will be highlighted on this screen.

Notice the *Last score, Last score date,* and *Paper grade/CU risk level* fields. These fields will always show the risk score, paper grade (if any), and date

from the last credit report pulled for this member. If the score and grade came from an online credit report, there will also be a notation showing the bureau name. For loan categories that are configured with risk-based default rates, this score is used by CU*BASE to determine the rate for a new loan request for this member.

Other Methods

The View Credit Report File feature will also be available on various inquiry and processing screens where credit report information may be needed.

SELECTING A STORED REPORT

When the *View Stored Credit Report File* Action Code or *View Credit Rpt* (F20) is used, the following screen will be displayed:
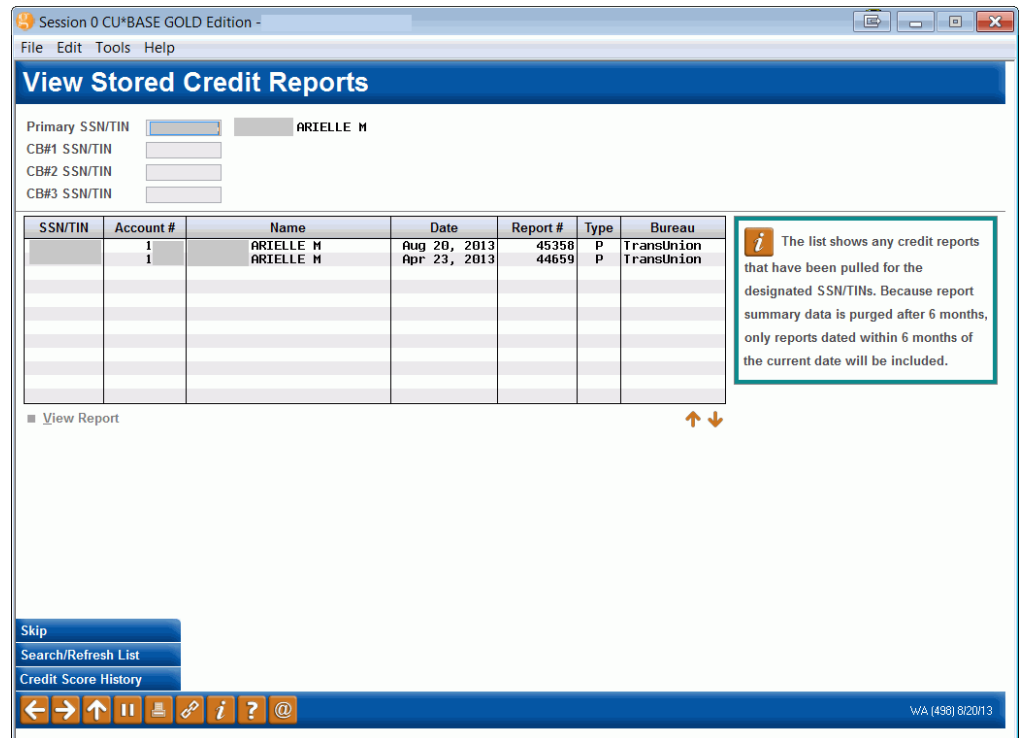
The top portion of the screen is used to indicate the SSN/TIN numbers for which you would like to see stored credit reports. If coming from the loan application screen, the system will automatically fill in a number for both the primary borrower and one co-borrower.

> *To list stored reports for other members or non-members, use the fields at the top to enter up to four SSN/TINs, then use Enter or "Search/Refresh List" (F10).*

The list at the bottom of the screen shows any credit reports that have been pulled for the designated SSN/TINs. Because report summary data is purged after 6 months*, only reports dated within 6 months of the current date will be included. If more than one report was pulled for an individual during that time, all will be listed showing the date, time and credit bureau from which the reports were received.

> *Retention periods are configurable; additional fees may apply for longer retention times. Contact a CU*BASE representative for more information.*

To view report details, select the report in the list and use Enter or <u>V</u>iew Report. The Summary screen shown on the following page will appear.

CREDIT REPORT SCREEN IN LOAN APPLICATION

This screen can be accessed via the Credit Report button in the loan application screens.

This screen shows general information summarized from the detail credit report, including address and employer information, as well as risk and/or bankruptcy scores and fraud summary comments. (The exact information you get depends on your contract with the credit bureau.)

Notice the *File Received Status* field, which may read "FRAGMENTED" if the bureau located more than one record for the same individual, resulting in a fragmented file. This could be because of a combined file (such as a Jr. and Sr. put on the same file), or even due to fraudulent activity.

> ***CU*TIP:*** *If the score on the detail credit report and this summary screen are different, it is probably because of a fragmented file.*

This screen also shows various profile data describing the individual's credit history. As described below, this information is gleaned directly from the detailed report. Because it will be retained for 6 months (or your credit union's defined retention period), this screen will continue to provide a key reference for this individual's credit history even after the detailed report information is purged.

From this screen, you can proceed to other screens showing additional credit report information, depending on how the report was originally requested.

> *For field descriptions and other details, please refer to CU*BASE GOLD Online Help click* ![i] *while working in these screens.*

CREDIT REPORT - DETAIL

This screen displays the detailed credit information in a standard report format. CU*BASE simply displays the report exactly as it is received from the bureau, without any reformatting. The layout may look very much like the reports you receive now, but because you will be pulling a "wholesale" report direct from the national database, there will be some variations in layout and format. (Refer to your credit bureau's reference material for instructions on how to read and interpret the report format.)

> ***CU*TIP:*** *If you link this credit report to a loan account or additional signer record, the detailed report will be archived in CU*SPY for the entire life of the loan account on the CU*BASE system. See Pages 32 and 38 for details.*

Use the Position to Section and Position to Trade Line to jump to that section of the credit report.

For details on reading the collections section of both TransUnion and Equifax credit reports, see Appendix C on Page 59.

CREDIT REPORT - DECISION

This column shows current accounts held by this member, for all memberships under this same SSN/TIN. Data in this column is refreshed every time this screen is displayed.

If there are no approvals here but instead you see a note that the filters or ratio assessment failed, use the **Decision Model** button to review those results.

The **Cross Sales** button lets you record the results of contacts with the member as you cross-sell CU products and services.

This screen shows the results of the decision model run on this member, if inquiry type 11 or 15 (see Page 10) was run when the credit report was pulled. With these inquiry types, the system will run through a series of steps to determine what will appear here:

1. First the system uses your configured 247 Lender Minimum Requirement Filters to determine whether or not a decision model should even be run, and if not, you would see this message:

2. Next, a decision model is run against the member's credit data, then a single 2-digit decision code is returned to CU*BASE, along with the credit report.

3. The system now runs an assessment of key underwriting ratios (based on your 247 Lender requirements configuration), using data from the member's credit report. If the assessment does not pass, a message will appear on this screen, such as:

Depending on the results, the second line could also read "**Underwriting Ratios Assessment Should be Reviewed**," such as if there was inadequate data to run the assessment calculation.

4. Finally, assuming the ratios assessment passes, the decision code from the model is then compared to your credit union's configured Approval Matrix to determine what pre-approval information to

display on this screen. All you have to do is look at what products and services have been pre-approved for the member, and proceed accordingly.

If either the minimum requirements filters or the ratios assessment failed or needs to be reviewed, use the **Decision Model** button to review the details (see page 27 for a sample of the screen that will appear).

> *Refer to the "Online Credit Bureau Access and 247 Lender: Configuring 247 Lender and the Approval Matrix" booklet for details about configuring these requirements.*

Decision information is static as of the time the credit report is pulled. The *Current Account Balance/Credit Limit* column is updated interactively every time the screen is displayed to show the member's current status. This column is intended to show the current accounts held by this member, for all memberships under this same SSN/TIN.

♦ **For closed-end loan accounts, this column will show a total current balance** for all existing loan accounts for all memberships with this same SSN. It does <u>not</u> include any loans on which this member is a co-borrower. If the member has no loans of this type, this column will show $0.

♦ **For line-of-credit accounts, this column will display the current open credit limit** for all existing loan accounts for all memberships with this same SSN. It does <u>not</u> include any loans on which this member is a co-borrower. If the member has no loans of this type, this column will show $0.

> *Use the **All Loans** button to see all loans for which this borrower is responsible, including accounts on which this member is a co-signer.*

Any share or OTB products not currently owned by this member will be highlighted with the notation "Sell to Member" to further enhance your cross-sales efforts. (Click the **Cross Sales Tracking** button to use cross sales tools.)

VIEWING A CREDIT SCORE

Front line staff, loan officers and loan underwriters use the scores visible on screens throughout CU*BASE to analyze and promote loan opportunities. Following are some places that these employees can find the member's credit score.

CREDIT SCORE HISTORY SCREEN

Your loan officer has easy access to the Credit Score History screen while filling out a loan application for a member. This screen lists list up to the twelve most recent credit scores for a member, including the percentage of change from the previous score. In addition to the scores and trending information, the Credit Score History screen also shows whether the score was the result of a full pull, a soft pull, or a manual update.

Credit Score History Screen

To view the Credit Score History screen, use the "Credit Score History" action code.

CROSS SALES TASKS SCREEN – FRONT LINE STAFF

While assisting a member, your front line staff can easily see the member's most recent credit score at the top of the Cross Sales Task screen. Having the current credit score helps them promote the correct loan rate.

Cross Sales Tasks Screen

Access this screen in Phone Operator, Inquiry or Teller by selecting the "Cross Sales" button.

OUTSTANDING LOAN RECAP SCREEN

The analysis screen accessed from the Outstanding Loan Recap gives your loan underwriter a quick snapshot of the risk of the member when evaluating him or her for a loan.

The data on this dashboard is pulled by Social Security number, so it includes data on all the member's loans, including those on which he or she is not primary. It also lists the number and dollar amount of the member's deposits at your credit union. Up to the last twelve credit scores pulled (along with the date of the credit score) are listed at the bottom left of the dashboard. Click the *Graph* button on this screen to show these scores graphically.

Outstanding Loan Recap Screen
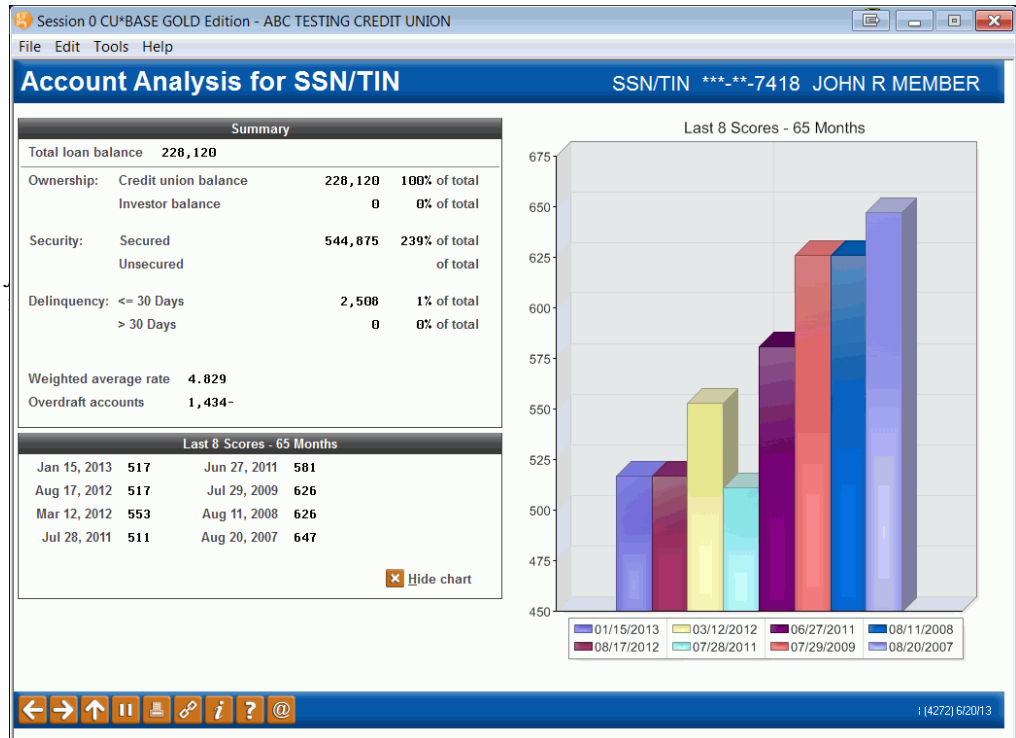
VIEWING DECISION INFORMATION (247 LENDER)

In addition to the methods described above to view all credit report information, there are other places throughout CU*BASE from which you can access Decision information for a member.

If your credit union uses 247 Lender or a custom decision model, this information is available to tellers, member service representatives, and other employees who work with members on a daily basis, to assist them with cross selling credit union products and services.

> NOTE: The samples shown below were processed using the 247 Lender decision model. If your credit union uses a custom model, available features may be slightly different from what is shown here.

FROM TELLER, INQUIRY AND PHONE SCREENS

All of the screens that display member information in this format (Inquiry, Phone and Teller Funds In) will include a *Pre-Approvals* button if an active decision record is on file for this member.

Click this button to display the Decision screen (shown on Page 19).

> *Remember that the configuration allows you to specify how long a decision will be considered active for the purposes of displaying this button. See the "Online Credit Bureau Access and 247 Lender:* Configuring 247 Lender and the Approval Matrix*" booklet for details.*

If there is no active decision record on file, the button will read **Cross Sales** instead and can be used to go directly to the Cross Sales Tracking system.

WHEN SETTING UP A LOAN REQUEST

Work/View Application Status (Tool #2) > Action Code "LR" Loan Request

On the initial loan information screen, if a credit report has been pulled for this member, and a Decision was included with the report, you will see a notation near the amount field that shows the maximum amount for which this member has already been approved (for this loan type) according to the settings in your Approval Matrix.

(In other words, if this loan request is within the "approved to" amount, you can say Yes to the member!)

Loan Recap Screen

On the Loan Recap screen, the **Auto-Approval** button can be used to view the Decision screen (shown on Page 19). This button will appear only if a Decision was included with this member's credit report, and if you have an Approval Matrix configured. (If no button appears, there is no decision record on file for this member.)

In some cases the button may read **Review Decision** instead:

This could mean one of several things:

♦ The model could not be run because the member failed your minimum requirement filters
♦ The model could not be run because there was a problem with the credit file itself
♦ The member failed the model altogether (a "denial")
♦ The decision is on file but is no longer within the "active" timeframe configured on the Approval Matrix (this timeframe may be set to a shorter period of time than the decision is actually retained in your files)
♦ The decision is on file but the member failed the assessment of key underwriting ratios based on your configuration

When you click **Review Decision**, the following screen will appear with more information about why the decision is not available:

From here you can use *View Credit Report* (F20) to view the actual credit report detail and proceed with manually underwriting the loan as appropriate.

WHAT THE MEMBER SEES IN "IT'S ME 247"

The member will see that they are approved when they apply for a loan online and 247 loan processing is activated.

Submitted Loan Application (247 Approval not activated)

With this loan application, the member is simply told that his or her application has been submitted.

Loan Application Approved With 247 Lender

With this application, the member is told that he or she has received pre-approval for the loan.

PRINTING CREDIT REPORT DATA

On any of the four credit report information screens shown starting on Page 17, you may choose to print a hard copy of the data on that screen by using *Print Report Data* (F14). The window below will appear:

```
Session 0 CU*BASE GOLD Edition - Print Credit Report    [⬒]

Printer ID   [P1        ] 🔍
Drawer #     [1]
Copies       [1]
Print        ○ All reports   ● This report




Continue
[←][→][↑][⏸][🖨][🔗][i][?][@]                    FR (157)
```
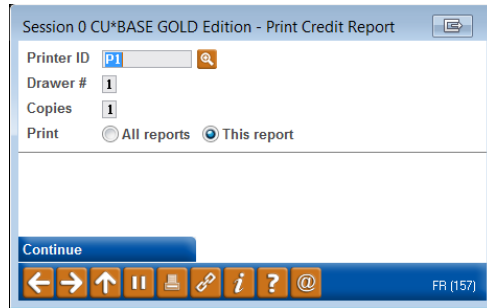
Enter the *Printer ID*, number of *Copies*, and paper tray designation. In addition, you may choose to print just the report you are currently viewing *This report* (T) or all four reports at the same time *All reports* (A). When ready, use Enter to begin printing.

Following are samples of reports from all four screens, taken from a credit report file pulled from TransUnion:

Summary

```
 8/03/06                  Credit Report - Summary                 Page    1
                                                                  DAWNM
-------------------------------------------------------------------------------
 Name: SAMPLE, PERSON A                             Bureau: TransUnion
 SSN.: 999-45-1234                         Date Report Pulled:  1/31/2006
  Current Address:                            Report Number:  0070188
 1234 NE TESTING ST
 MINNEAPOLIS          MN   55418-0000
-------------------------------------------------------------------------------
  EMPIRICA     Score.....: 0732
                Secondary Reason Codes:00010    Bal to cr limits to high (rev)
                                       00005    Too many accts w balances
                                       00011    Amt owed on rev accts to high
                                       00008    Too many inquires last 12 mths
 Bnkrpty/MDS Score.....: 0682
                Secondary Reason Codes:00010    bal to cr lmt high bnk/oth rev
                                       00014    Length of time accts establish
                                       00011    Amt owed on rev accts too high
                                       00080    Too many rct opnd bnk/natl rev
```

Profile

```
 8/03/06                  Credit Report - Profile                 Page    1
-------------------------------------------------------------------------------
 Name: SAMPLE, PERSON A                             Bureau: TransUnion
 SSN.: 999-45-1234                         Date Report Pulled:  1/31/2006
  Current Address:                            Report Number:  0070188
 1234 NE TESTING ST
 MINNEAPOLIS          MN   55418-0000
-------------------------------------------------------------------------------
  No. of Inquiries:  3  Date Last Inquiry: 1/31/2006  Inquiries Last 6 Mos:  3

  Satisfactory Accts:  21  No. of Trade Lines:  43  Paid Off Loans:  17
  Oldest Trade Line.:  2/08/1991

  Installment Balance......:  15261   Scheduled/Estimated Payments:   2275
  Real Estate Estimated Bal: 186054   Real Estate Est. Payment....:   1417
  Revolving Line Est. Bal..:  16437
  Revolving Line Available.:  63363

  Public Records...........: **
  Past Due Amount..........: ******
  Currently Delq/Derogatory:  2
  Past Delq/Derogatory.....: ***


                     NO DATA available for fields
                     that have **** in them.
```

Detail

```
 8/03/06                   Credit Report - Detail                 Page   1
 Report No: 0070188     Date Report Pulled: 1/31/2006             DAWNM
 ------------------------------------------------------------------------------
  *************************** TRU CONSUMER CREDIT REPORT **********************
  *
  *
  *******************************************************************************
  Date: 01/31/2006 Time: 10:01:38
  SAMPLE, PERSON A   999451234 CA- 1234 NE TESTING ST
  MINNEAPOLIS, MN 554180000
                                                  Current Employer
  PERSON A SAMPLE               SS: 999-45-1234   ABC COMPANY INC
  1234 NE TESTING ST            YOB: 1973
  MINNEAPOLIS MN 55418                            RPTD: 07-1999
  RPDT:   -
  AKA:        TESTING,PERSON,A
  Former Name:

  Previous Address                              Previous Employer
  1234 NE TESTING ST
  MINNEAPOLIS MN 55418
  RPDT:   -                                      RPTD:   -


  --------------- CONSUMER STATEMENT -----------------------------------------

  --------------- FRAUD SUMMARY ----------------------------------------------
  Fraud Victim Indicator:  NO


  --------------- SCORE SUMMARY ----------------------------------------------
  EMPIRICA SCORE   = 732         Score Factors: 00010/00005/00011/00008
  BANKRUPTCY SCORE = 682         Score Factors: 00010/00014/00011/00080


  --------------- PUBLIC RECORDS ---------------------------------------------


  --------------- TRADES -----------------------------------------------------
   SUBSCRIBER               BALDT   LIMIT     HIGHCRD
   SUB#     KOB TYP TRM ECOA OPEN    BALANCE   PYMT LVL   MOS REV
   ACCOUNT #                LSTPD   MONTH PAY  PAST DUE   MAXIMUM
   PYMT STATUS              PYMT HIST BY MONTH       30/60/90

   CHASE - CC               01-2006 $000004500 $000002356
   H 0247V018  H   R01    C 10-1996 $000000000 11-1996    (48)
   999300316299             11-1996 $          $000000000 $
   PAID AS AGREED           111111111111111111111111 00/00/00
   Comment: CBC- Account closed by consumer

   USAA SAVINGS             01-2006 $000015000 $000009102
   B 03112001  B   R01 MIN C 02-1991 $000004224  -         (48)
   999630000799             12-2005 $000000084 $000000000 $
   PAID AS AGREED           111111111111111111111111 00/00/00
   Comment:

   BANKAMERICA              01-2006 $000011000 $000008000
   B 0363Q0EQ  B   R01 MIN I 07-2005 $000007304  -         (05)
   999860313599             12-2005 $000000073 $000000000 $
   PAID AS AGREED           11111                00/00/00
```

Decision

Remember that the Decision data comes from your credit union's configured Approval Matrix, if you use 247 Lender or another custom decision model.

```
 8/03/06                   Credit Report - Decision               Page   1
 Report No: 0070188     Date Report Pulled: 1/31/2006             DAWNM
 EMPIRICA   Score.....: 0732  CU Risk Level...: B
 ------------------------------------------------------------------------------
                 APPROVED FOR NEW AUTO/TRUCK UP TO $20,000
                 APPROVED FOR USED AUTO/TRUCK UP TO $20,000
                 APPROVED FOR REC. VEHICLE UP TO $25,000
                 APPROVED FOR UNSECURED PERS.  YYY UP TO $7,500
                 APPROVED FOR KWIK CASH/ODP UP TO $3,000
                 APPROVED FOR FREE CHECKING       N
                 APPROVED FOR OPEN DEPOSIT SAVINGS
                 APPROVED FOR PREMIUM SAVINGS PLUSN
                 APPROVED FOR CHRISTMAS CLUB
                 APPROVED FOR DEBIT CARD
                 APPROVED FOR PLATINUM MC
                 HOME EQUITY UP TO 95% LTV
                 NEW & USED AUTO/TRUCK UP TO 100% LTV
                 REC. VEHICLES UP TO 85% LTV
                 DTI LESS THAN 50% AND MPM GREATER THAN $500
```

LINKING CREDIT REPORTS TO LOANS AND CO-BORROWERS

There are several different places where the credit report information can be recorded for future reference, either as part of a member's account record, or for inquiry purposes on a denial notice or additional signer record. In each case, the report number and other information provide a record of the credit report that was used to make the decision on approving or denying the member request.

If a credit report is linked to a member loan and/or co-borrower record, that report will automatically be copied to long-term archival storage in CU*SPY. The report will be retained for the entire life of the loan record on the CU*BASE system. The report can be viewed via a command key on the Loan Account Inquiry Delinquency window as well as from the Additional Signer Detail screen. See Page 36 for more information.

LINKING CREDIT REPORTS...

...When Creating a Loan Account

On the loan creation screen, you may record the credit report pulled for the primary borrower.

"Create Loan Account" via *Process Member Applications* (Tool #53)

The number of the most recent credit report on file will be entered automatically. Use *View Credit Report* (F20) to look up a different report number, if needed.

Once the loan account is created, CU*BASE will automatically record the following information as part of this loan account record:

- Credit Report Number and Date
- Bureau Code
- RISK Score
- MDS Score

In addition, the credit report detail will automatically be copied to long-term archival storage in CU*SPY.

...When Denying a Loan Request

If a loan is denied, you may record the credit report for the primary borrower on the denial notice for future reference.

"Deny Loan", via *Process Member Applications* (Tool #53)

Enter the credit report number used to make the decision on this loan (use *View Credit Report* (F20) to look up a report number). Credit report details will not appear on the printed denial notice form.

This information can also be viewed in the future through the normal denied loan inquiry screens (Action Code "DA").

CU*TIP: If the credit report was received online from Equifax, following is the address that should be used for this screen:

Equifax
P.O. Box 740123
Atlanta, GA 30374
800-685-1111

This represents the contact for inquiries about credit reports pulled from the national database (this can be configured for future use using **Tool #463** *Loan Denial Notices Agency Config*.

...When Recording Additional Signers

If a credit report was pulled for a co-applicant on a loan request, you may record the report number used for that applicant on the Additional Signer record for future reference.

Miscellaneous Loan Maintenance (Tool #51) > Additional Signers

Enter the credit report number used to make the decision on this co-borrower. When the record is saved CU*BASE will pull in the credit report date, bureau, RISK score and MDS score to be stored as part of the additional signer information.

UPDATING CREDIT REPORT LINKS

After a loan account has been created, you may use the Update Miscellaneous Loan Information feature to enter a credit report number, or modify an existing number.

Miscellaneous Loan Maintenance (Tool #51)

Use *Additional signers* to record or change the link on any additional signer records.

Use *Credit bureau link* to update the link on the primary borrower's record (see below).

Initial screen:

Enter the credit report number (use *View Credit Report* (F20)) to look up an existing report number).   The system pulls in the date, bureau, and scores from the online report and displays them on the bottom half of the screen. You may enter a different report number now, or use **Update (F5)** to save all of the fields as part of the loan account record.

If you are entering information from an old, paper credit report, or one that was not pulled through the online system, leave the Credit report # field blank and use Enter to fill in the remaining fields manually.

VIEWING CREDIT REPORT LINKS AND ARCHIVED REPORTS

After the links on the loan account are in place, credit report information can be viewed at any time using the Member Account Inquiry feature.

Inquiry, Loan Account Inquiry

Use **Delinquent** *(F23)* to view the delinquency pop-up window and any credit report information for the primary borrower on the account.

Use **Additional Signers** (F17) to look at credit report information for any co-borrowers recorded on this account.

"Additional Signers" Inquiry

Use **View Credit File** (F1) to view the detailed credit report using CU*SPY.

When viewing additional signer information on a loan account, you will see the credit report number, bureau name and score details linked to that co-borrower.

Delinquency Window (lookup next to "Delinquent" (F23) on the Inquiry screen

Use **View Credit File** (F1) to view the detailed credit report using CU*SPY.

Because credit report information is most valuable when working with collections issues, the delinquency pop-up window displays the credit report information recorded on the loan account. (If the loan is not delinquent, use the lookup next to *Delinquent* on the loan account inquiry screen to display this window.)

CU*SPY ARCHIVED CREDIT REPORT SAMPLE

Following is a sample of the CU*SPY report that will appear in a browser window when *View Credit File* (F1) is used:

```
&
                    Credit Report - Summary/Profile
                       Date Archived: 02/21/2011
--------------------------------------------------------------------------
Name : CHERYL                                    Bureau: TransUnion
SSN  :                              Date Report Pulled: 02/16/2011
Birth Date: 01/01/1953                    Report Number:
Current Address: 2514          RD                              Rptd:
                              IL,     3-0000                   03/96
--------------------------------------------------------------------------

Previous Address: 1208        AV                              Rptd:
                         )    IL,     3-0000                   11/79

Current Employer..:                                           00/00
Previous Employer.:                                           00/00

File Received Sts.:COMPLETE

EMPIRICA Score.....: 0856 Reason Codes: 00011 Amt owed on rev accts to high
                                        00003 ln bal to ln amt too high
                                        00014 Time accts established


Bankruptcy/MDS Score 0000 Reason Codes:      No Reason Codes Found



Fraud Summary.....:
*****************************************************************************
No. of Inqs: 01       Date Last Inquiry: 02/16/2011     Inqs Last 6 Mos: 01

Satisfactory Accts: 008     No. Trades Lines: 018     Paid Off Loans: 002
Oldest Trade Line: 02/12/1975

Installment Balance......: 006035     Scheduled/Estimated Payments: 000652
Real Estate Estimated Bal: ******     Real Estate Est. Payment....: ******
Revolving Line Est. Bal..: 003450
Revolving Line Available.: 035050

Public Records...........: **
Past Due Amount..........: ******
Currently Delq/Derogatory: **
Past Delq/Derogatory.....: ***

                    NO DATA available for fields
                    that have **** in them.

&
                    Credit Report - Decision
```

MONITORING 247 LENDER DECISIONS: MAKING YOUR AUDITORS HAPPY

After you implement 247 Lender, it is critical that you begin to monitor the effect of the decision model on your loan portfolio.

How many times did you say Yes when the model said No? Did you still say No even when the model said Yes? Are loans being passed through the filters that shouldn't be? Or are your filters so restrictive that you're not getting enough loans run through the model to test its effectiveness?

The **247 Lender Model Analysis** inquiry gives a bird's-eye view of the percentage of loans being run through the model that were approved or denied, and how many of the model's recommendations are being overruled by manual underwriting decisions.

The **247 Lender Performance Report** lets you compare side by side the results of the model to the actual decision your underwriters made on specific loan accounts.

> ***Need some help?*** *Xtend offers services to help you keep up with 247 Lender-related monitoring and reporting. We'll print the reports and package everything for you, ready to present to your Board and file for your auditors. Contact info@xtendcu.com for more information about taking advantage of this service.*

247 Lender Performance Report

247 Lender Performance Report (Tool #1017)

Choose *Both* (Applications and Loans) here to get both of the reports shown on the following page.

Choose *Date* to sort in descending order by date (leave it unchecked to sort in ascending order).

Choose *Decision Code* to group items by decision code.

If unchecked, no decision code will be shown—this is only needed if you are only printing a single decision code, in which case the code prints at the top of the report instead.

This report lets you monitor loan apps that were run through the decision model. For each loan app or account, the report shows the decision returned by the model, compared to the actual decision that was made on the loan account by your staff in CU*BASE.

When you first implement 247 Lender, this report should be pulled every week and examined closely. Pay special attention to the "Manually denied" and "Manually approved" loans.

If decisions were made that were contrary to the model's recommendations, determine why. Is your staff overriding the model's decision because the filters are set up incorrectly, or was there really a special situation that warranted a different decision? Do you see evidence that your staff is beginning to trust the model, or is it being circumvented, and if so, what needs to change so they *can* trust it?

Eventually this report should be pulled on a monthly basis with a thorough review of all apps to make sure that the model is being used consistently and to watch for trends that might require you to reevaluate your configuration or spend some more time with your staff.

Report Samples

There are actually two different reports, one showing booked loans only (including those where the decision was something other than the 01-05 pre-approved codes), the other showing all applications. Choose *Both* to get both reports at the same time (see the samples on the following page).

The "Applications" report will show members first, and then non-members, with each group broken down by Decision Code. The "Loans" report also includes account status (current or delinquent).

```
 8/08/06                            CU*BASE TEST CREDIT UNION                        LDMPFR3     Page:    1
 16:45:14                       DECISION RESULTS REPORTS - APPLICATIONS                          USER: DAWNM
                                  FROM  8/01/2006 TO  8/08/2006

 MEMBERS

 DECISION CODE: 01
                                       DELIVERY  LOAN   MODEL                     APPL      MODEL   INT.
               ACCOUNT #    NAME        CHANNEL  CATEG  CODES      AMOUNT         DATE      SCORE   RATE
             -------------- -------------------- ------- ----- ----- ------------- -------- ----- -------
               1101904-000 JULIANA M PERSON        CU     01    A1       26,970.00  8/07/06    300   6.000
                 9668-000 JOSEPH W SOMEBODY        CU     01    A4       20,545.00  8/02/06    305   6.000


                   DECISION CODE:01    TOTALS:         47,515.00        AVERAGE SCORE:  302

 MEMBERS

 DECISION CODE: 97
                 1980-000 RICHARD A PERSON         CU     01              4,000.00  8/08/06    000  10.000
                 8352-000 MARK M SOMEONE           CU     01             21,770.00  8/07/06    000   9.000
                 6244-000 GLENN A DEMEMBER         CU     05              7,500.00  8/07/06    000   9.000
                50977-000 KEVIN T O'MEMBER         CU     01              5,500.00  8/03/06    000  17.000
                 7497-000 TRACY S ANYONE           CU     02             60,000.00  8/03/06    000  10.000
                51393-000 MARK P TESTING           CU     01             10,600.00  8/03/06    000  23.000


                   DECISION CODE:97    TOTALS:        109,370.00        AVERAGE SCORE:    0

                   MEMBERS      TOTALS:             156,885.00        AVERAGE SCORE:   75

 NON-MEMBERS
 DECISION CODE: 01
               471179355-000 MARA R TESTPERSON     CU     01    A5        9,108.00  8/07/06    275   7.000
                                                               A6
               320841019-000 JERAMIAH T DEMEMBER   CU     01    A1       20,600.00  8/03/06    260   6.000
                                                               A5
               399607189-000 ELIZABETH G NEWMEMB   CU     01    A1        8,160.00  8/03/06    265   6.000
                                                               A4
               392787328-000 MARYANN SOMEBODY      CU     01             20,640.00  8/01/06    345   6.000
               385587518-000 BRENT K ANYBODY       CU     01             12,995.00  8/01/06    300   8.000
               385587518-000 BRENT K ANYBODY       CU     01             19,259.00  8/01/06    300   6.000


                   DECISION CODE:01    TOTALS:        105,486.00        AVERAGE SCORE:  292

 NON-MEMBERS

 DECISION CODE: 04
               436174692-000 TAMMY J PERSON        CU     01    A1        6,215.00  8/01/06    215   6.000
                                                               A4
                                                               A8

                   DECISION CODE:04    TOTALS:          6,215.00        AVERAGE SCORE:  215
```

```
NON-MEMBERS

DECISION CODE: 97
                                           DELIVERY  LOAN   MODEL                       APPL        MODEL    INT.
                ACCOUNT #    NAME           CHANNEL   CATEG  CODES     AMOUNT            DATE        SCORE    RATE
               -------------- -------------------- -------  -----  -----  -------------  --------    -----   -------
                391983654-000                        CU      01                2,500.00  8/08/06      000    11.000
                399864501-000 JESSE M TESTPERSON     CU      01                9,836.00  8/08/06      000    16.000
                399783242-000 CLARENCE P ANYONE      CU      01                6,000.00  8/08/06      000    17.000
                398507222-000 RALPH T SOMEONE        CU      01               16,015.50  8/07/06      000    13.000
                347642211-000 ROBERT SOMEBODY        CU      01                7,060.00  8/03/06      000     6.000
                390629264-000 BRIAN W TESTMAN        CU      01               25,285.00  8/01/06      000    13.000


                      DECISION CODE:97    TOTALS:          79,017.50          AVERAGE SCORE:    0

NON-MEMBERS

DECISION CODE: 98
                389044738-000 RAFAEL NEWPERSON       CU      01     A2        12,000.00  8/07/06      190     6.000
                                                                    A3
                                                                    A7
                387864824-000 CHARLES S APERSON      CU      01     A2        19,300.00  8/05/06      185     7.000
                                                                    A3
                                                                    A7
                                                                    A8


                      DECISION CODE:98    TOTALS:          31,300.00          AVERAGE SCORE:  187
```

```
            NON-MEMBERS      TOTALS:          222,018.50          AVERAGE SCORE:  155


                 GRAND TOTALS:                  378,903.50        AVERAGE SCORE:   12
                                         END OF REPORT
```

```
 8/08/06                              CU*BASE TEST CREDIT UNION                        LDMPFR3      Page:    1
 16:45:15                          DECISION RESULTS REPORTS - LOANS                              USER: DAWNM
                                     FROM  8/01/2006 TO  8/08/2006

DECISION CODE: 01
                                 DELIVERY  LOAN   MODEL                      OPEN                DECISION    MODEL    INT.
   ACCOUNT #     MEMBER NAME      CHANNEL   CATEG  CODES      AMOUNT          DATE     STATUS     CHANGED     SCORE    RATE
  --------------  --------------- -------   -----  -----   -------------    --------   ----------  --------   -----   -------
   1095077-180 BERNARD M SOMEBODY   CU       01                5,000.00     8/07/06    CURRENT    AK BY 23     310    7.000
     6066-180 BOBBY F ANYBODY       CU       01               21,833.34     8/03/06    CURRENT    AN BY 48     325    6.000
     3435-180 SEAN W SOMEONE        CU       01     A4         26,119.46     8/02/06    CURRENT    AP BY 20     265    7.000
     2221-180 JOYCE A TESTING       CU       01                6,000.00     8/02/06    CURRENT    AN BY 48     335   13.000


                DECISION CODE:01     TOTALS:        58,952.80              AVERAGE SCORE:  308

DECISION CODE: 02
     6806-190 MANUEL PERSONTEST      CU       05     A3          3,000.00     8/01/06    CURRENT    AL BY 24     235    9.000
                                                    A7


                DECISION CODE:02     TOTALS:         3,000.00              AVERAGE SCORE:  235

DECISION CODE: 97
     9221-181 WESLEY J TESTABC       CU       01                2,499.83     8/08/06    CURRENT    AL BY 24     000   16.000
     9045-182 MARIA T TEST           CU       01                3,149.13     8/07/06    CURRENT    AP BY 20     000   16.000
     9500-180 JUAN C PERSON          CU       01                3,740.82     8/04/06    CURRENT    AL BY 24     000   16.000
     9831-180 HENRY D ANYBODY        CU       01               19,080.35     8/04/06    CURRENT    AP BY 20     000   10.000


                DECISION CODE:97     TOTALS:        28,470.13              AVERAGE SCORE:    0

DECISION CODE: 98
   10395-181 LAURA L HELLOTEST       CU       01     A1         15,576.30     8/05/06    CURRENT    AP BY 20     190    7.000
                                                    A2
                                                    A3
                                                    A7
   1095307-180 RITA T ANYBODIES      CU       01     A2          6,000.00     8/03/06    CURRENT    AN BY 48     190   13.000
                                                    A3
                                                    A4
                                                    A8


                DECISION CODE:98     TOTALS:        21,576.30              AVERAGE SCORE:  190


                GRAND TOTALS:                      111,999.23              AVERAGE SCORE:  168

                                          END OF REPORT
```

247 LENDER MODEL ANALYSIS

247 Lender Model Analysis (Tool #1016) - Screen 1

Choose a date range to analyze (you can change this on the second screen if needed).

Print 247 Lender Performance Report

Report Options	Response
Start date	Jul 2013 [MMYY]
End date	Aug 2013 [MMYY]
Type	○ Loans ○ Applications ● Both

Screen 2

247 Lender Performance   *All

From Jul 2013 to Aug 2013 [MMYY]

Summary | Accounts | Amounts | Delivery Channels

Category	# of Accounts	% of All Accounts	Amount	% of Total Amount	247 Average Score
Loans	47	34.56	538,378	34.20	118
Applications	52	38.24	681,984	43.33	162
Denied applications	37	27.21	353,729	22.47	
Totals	136		1,574,091	Overall average score	103

	#	% of All	Channel	#	% of All
Loans created	47	34.56	CU*BASE	113	83.08
Decision overridden	31	22.79	Online Banking	2	1.47
			HARLEY DAVIDSON DEAL	20	14.70
			HOUSE OF HARLEY	1	.73
			ROAD TRACK & TRAIL	0	.00

Use *Delivery Channel* (F20) to choose just a single delivery channel (such as if you are only running decision models on your CU*BASE loans, not online banking or other external channels yet.

Use this button (F10) to toggle between apps only and loans plus apps combined.

Refresh   Apps Only   Delivery Channel   WA (187) 8/20/13
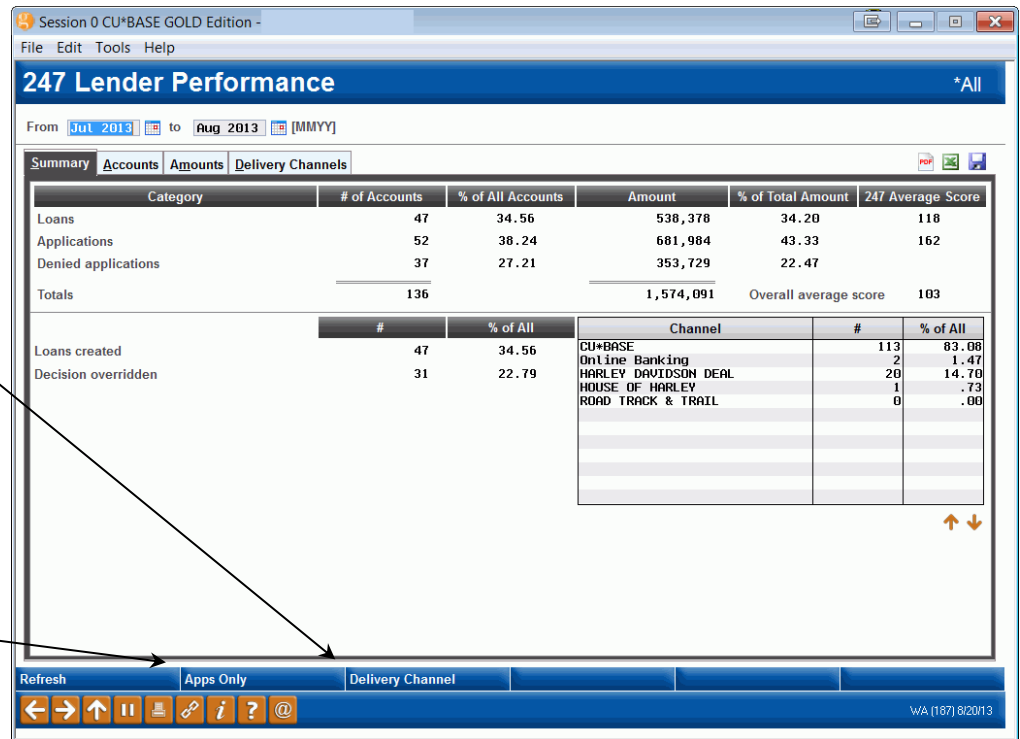
This inquiry is a mile-high view of loans as they run through your loan factory, and how the decision model is being used to approve or deny those loans. Pay special attention to the number of decisions being overridden by staff.

Use the tabs across the top to see the data in a graphical format:

APPENDIX A: RISK SCORE REASON CODES

IMPORTANT NOTE: The scores listed in this section are based on the bureau's <u>industry standard</u> risk scoring models.

EXPERIAN FICO SCORE REASON CODES

Code	Description
00001	Current balances on accounts
00002	Delinquency reported on accounts
00003	Too few bank revolving accounts
00004	Too many bank revolving accounts
00005	Number of accounts with balances
00006	Number of finance company accounts
00007	Unable to evaluate recent payment history
00008	Number of recent inquiries
00009	Number of accounts opened within the last 12 months
00010	Proportion of balance to high credit on bank revolving or all revolving accounts
00011	Current balances on revolving accounts
00012	Length of revolving account history
00013	Length of time (or unknown time) since account delinquent
00014	Length of time accounts have been established
00015	Insufficient or lack of bank revolving account information
00016	Insufficient or lack of revolving account information
00017	No recent (non-mortgage) account balance information
00018	Number of accounts delinquent
00019	Too few accounts rated "current"
00020	Length of time since legal item filed or collection item reported
00021	Amount past due to accounts
00022	Account(s) not paid as agreed and/or legal item filed
00024	Lack of recently reported balances on revolving/open accounts
00025	Length of installment loan history
00026	Number of revolving accounts
00028	Number of accounts established
00030	Length of time since most recent account established
00031	Too few accounts with recent payment information
00032	No recent installment loan information

Code	Description
00033	Proportion of current loan balance to original loan amount
00036	Length of time open installment loans have been established
00037	Number of finance company accounts established relative to length of finance history
00038	Serious delinquency and public record or collection filed
00039	Serious delinquency
00040	Derogatory public record or collection filed
00098	Lack of recent information on auto loan or lack of auto loans
00099	Lack of recent information on finance accounts or lack of finance accounts.

EQUIFAX BEACON SCORE REASON CODES

Code	Description
00001	Amount owed on accounts is too high
00002	Level of delinquency on accounts
00003	Too few bank revolving accounts
00004	Too many bank or national revolving accounts
00005	Too many accounts with balances
00006	Too many consumer finance company accounts
00007	Account payment history is too new to rate
00008	Too many inquiries last 12 months
00009	Too many accounts recently opened
00010	Proportion of balances to credit limits is too high on bank or revolving or other revolving accounts
00011	Amount owed on revolving account is too high
00012	Length of time revolving accounts have been established
00013	Time since delinquency is too recent or unknown
00014	Length of time accounts have been established
00015	Lack of recent bank revolving information
00016	Lack of recent revolving account information
00017	No recent non-mortgage balance information
00018	Number of accounts with delinquency
00019	Too few accounts currently paid as agreed
00020	Length of time since derogatory public record or collection is too short
00021	Amount past due on accounts
00023	Number of bank or national revolving accounts with balances
00024	No recent revolving balances
00025	Length of time installment loans have been established (industry options only)
00026	Number of revolving accounts (industry options only)

Code	Description
00028	Number of established accounts
00030	Time since most recent account opening is too short
00031	Too few accounts with recent payment information
00032	Lack of recent installment loan information
00033	Proportion of loan balances to loan amounts is too high
00034	Amount owed on delinquent accounts
00038	Serious delinquency, and derogatory public record or collection filed
00039	Serious delinquency
00040	Derogatory public record or collection filed
00098	Lack of recent auto finance loan information (industry options only)
00099	Lack of recent consumer finance company account information (industry options only)

TransUnion EMPIRICA Score Reason Codes

Code	Description
00000	No adverse factor
00001	Amount owed on accounts too high
00002	Level of delinquency on accounts
00003	Proportion of loan balances to loan amounts is too high
00004	Lack of recent installment loan information
00005	Too many accounts with balances
00006	Too many consumer finance company accounts
00007	Account payment history is too new to rate
00008	Too many inquiries last 12 months
00009	Too many accounts recently opened
00010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
00011	Amount owed on revolving accounts is too high
00012	Length of time revolving accounts have been established
00013	Time since delinquency is too recent or unknown
00014	Length of time accounts have been established
00015	Lack of recent bank revolving information
00016	Lack of recent revolving account information
00017	No recent non-mortgage balance information
00018	Number of accounts with delinquency
00019	Date of last inquiry too recent
00020	Length of time since derogatory public record or collection is too short
00021	Amount past due on accounts

Code	Description
00022	Serious delinquency
00023	Number of bank or national revolving accounts with balances
00024	No recent revolving balances
00026	Number of bank revolving or other revolving accounts
00027	Too few accounts currently paid as agreed
00028	Number of established accounts
00029	No recent bankcard balances
00030	Time since most recent account opening is too short
00031	Amount owed on delinquent accounts
00036	Payments due on accounts
00038	Serious delinquency, and public record or collection filed
00039	Serious delinquency
00040	Derogatory public record or collection filed
00041	No recent retail balances
00042	Length of time since most recent consumer finance company account established

VANTAGESCORE 3.0 REASON CODES

04	The balances on your accounts are too high compared to loan amounts
05	Too many of the delinquencies on your accounts are recent
06	You have too many accounts that were opened recently
07	You have too many delinquent or derogatory accounts
08	You have either very few loans or too many loans with recent delinquencies
09	The worst payment status on your accounts is delinquent or derogatory
10	You have either very few loans or too many loans with delinquencies
11	The total of your delinquent or derogatory account balances is too high
12	The date that you opened your oldest account is too recent
13	Your most recently opened account is too new
14	Lack of sufficient credit history
15	Newest delinquent or derogatory payment status on your accounts is too recent
16	The total of all balances on your open accounts is too high
17	Balances on previously delinquent accounts are too high compared to loan amts
18	Total of balances on accounts never late is too high compared to loan amounts
20	<This code is not currently being used>

21	No open accounts in your credit file
22	No recently reported account information
23	Lack of sufficient relevant account information
29	Too many of your open bankcard or revolving accounts have a balance
30	Too few of your bankcard or other revolving accounts have high limits
31	Too many bankcard or other revolving accounts were opened recently
32	Balances on bankcard or revolving accounts too high compared to credit limits
33	Your worst bankcard or revolving account status is delinquent or derogatory
34	Total of all balances on bankcard or revolving accounts is too high
35	Your highest bankcard or revolving account balance is too high
36	Your largest credit limit on open bankcard or revolving accounts is too low
39	Available credit on your open bankcard or revolving accounts is too low
40	The date you opened your oldest bankcard or revolving account is too recent
42	The date you opened your newest bankcard or revolving account is too recent
43	Lack of sufficient credit history on bankcard or revolving accounts
44	Too many bankcard or revolving accounts with delinquent or derogatory status
45	Total balances too high on delinquent/derogatory bankcard or revolving accts
46	<This code is not currently being used>
47	No open bankcard or revolving accounts in your credit file
48	No bankcard or revolving recently reported account information
49	Lack of sufficient relevant bankcard or revolving account information
53	The worst status on your real estate accounts is delinquent or derogatory
54	The amount of balance paid down on your open real estate accounts is too low
55	Open real estate account balances are too high compared to their loan amounts
56	<This code is not currently being used>
57	Too many real estate accounts with delinquent or derogatory payment status
58	The total of all balances on your open real estate accounts is too high
59	<This code is not currently being used>
60	<This code is not currently being used>
61	No open real estate accounts in your credit file
62	No recently reported real estate account information
63	Lack of sufficient relevant real estate account information
64	No open first mortgage accounts in your credit file
65	Lack of sufficient relevant first mortgage account information
66	Your open auto account balances are too high compared to their loan amounts
67	<This code is not currently being used>
68	No open auto accounts in your credit file
69	Lack of sufficient relevant auto account information

71	You have either very few installment loans or too many with delinquencies
72	Too many installment accounts with a delinquent or derogatory payment status
73	The worst status on your installment accounts is delinquent or derogatory
74	The balance amount paid down on your open installment accounts is too low
75	The installment account that you opened most recently is too new
76	You have insufficient credit history on installment loans
77	Newest delinquent or derogatory status on installment accounts is too recent
78	Balances on installment accounts are too high compared to their loan amounts
79	Too many of the delinquencies on your installment accounts are recent
80	<This code is not currently being used>
81	No open installment accounts in your credit file
82	<This code is not currently being used>
83	Lack of sufficient relevant installment account information
84	The number of inquiries was also a factor, but effect was not significant
85	You have too many inquiries on your credit report.
86	Your credit report contains too many derogatory public records
87	Your credit report contains too many unsatisfied public records
88	One or more derogatory public records in your credit file is too recent
90	Too few discharged bankruptcies
93	The worst status on your student loan accounts is delinquent or derogatory
94	The balance amount paid down on your open student loan accounts is too low
95	You have too many collection agency accounts that are unpaid
96	The total you owe on collection agency accounts is high
97	You have too few credit accounts
98	There is a bankruptcy on your credit report

VANTAGESCORE 4.0 REASON CODES

03	Average time since accounts opened is too recent
04	Balances on accts too high compared to credit limits and loan amounts
05	Too many recent delinquencies
06	Too many accounts recently opened
07	Too many delinquent or derogatory accounts
08	Too few accounts recently paid as agreed
09	Delinquent or derogatory account
10	Too few accounts paid as agreed
11	Oldest account was opened too recently
12	Delinquent or derogatory status on accounts is too recent

13	Balances on delinquent or derogatory accounts are too high
14	Too high proportion of accounts recently opened
15	Lack of recently reported accounts
16	Total of credit limits and loan amounts is too low
17	No open accounts in your credit file
18	Lack of account information
19	No negative reason code
20	Delinquent or derogatory bankcard
21	Too many bankcards with a high balance
22	Too few bankcards with high credit limit
23	Too high proportion of bankcards recently opened
24	Too many bankcards with high balance compared to credit limit
25	Too high proportion of balances from bankcards
26	Balances on bankcards are too high
27	Delinquent or derogatory status on revolving accounts is too recent
28	Average credit limit on open bankcards is too low
29	Balances on bankcards are too high compared with credit limits
30	Too few open revolving accounts
31	Not enough available credit on revolving accounts
32	Oldest bankcard was opened too recently
33	Not enough balance paid down over time on bankcards
34	Most recently opened revolving account is too new
35	Lack of revolving account information
36	Lack of recently reported revolving accounts
37	No open bankcards in your credit file
38	Lack of bankcard account information
39	Balances on delinquent or derogatory bankcards are too high
40	Too many delinquent or derogatory revolving accounts
41	Average time since revolving accounts opened is too recent
42	Total credit limits on open revolving accounts are too low
43	Too many revolving accounts with high balance compared to credit limit
44	Balances on revolving accts are too high compared with credit limits
45	Not enough balance paid down over time on retail accounts
46	Oldest revolving account was opened too recently
47	No open retail accounts in your credit file
48	Lack of retail account information
49	Not enough balance paid down over time on revolving accounts
50	Balances on personal installment accts too high compared to loan amts
51	Too few installment accounts recently paid as agreed

52	Delinquent or derogatory installment account
53	Not enough balance paid down over time on installment accounts
54	Delinquent or derogatory status on installment accounts is too recent
55	Lack of recently reported auto accounts
56	Lack of recently reported installment accounts
57	No open installment accounts in your credit file
58	Lack of installment account information
59	Balances on retail cards are too high compared with credit limits
60	Total delinquent or derogatory balances on real estate loans too high
61	No open first mortgage accounts in your credit file
62	Lack of first mortgage account information
63	Delinquent or derogatory real estate secured loan
64	Not enough balance paid down over time on real estate secured loans
65	Oldest real estate secured loan was opened too recently
66	Delinquent or derogatory status on real estate loans is too recent
67	No open real estate secured loans in your credit file
68	Lack of real estate secured loan information
69	Too high proportion of balances from loans not secured by real estate
70	Too high proportion of auto accounts are delinquent or derogatory
71	Not enough balance paid down over time on auto accounts
72	Too few auto accounts paid as agreed
73	Delinquent or derogatory auto account
74	Balances on auto accounts are too high compared with loan amounts
75	Payments on auto accounts less than scheduled amount
76	Delinquent or derogatory status on auto accounts is too recent
77	No open auto accounts in your credit file
78	Lack of auto account information
79	<No negative reason code>
80	Delinquent or derogatory student loan
81	Not enough balance paid down over time on student loans
82	Lack of recently reported student loans
83	<No negative reason code>
84	Number of inquiries was a factor in determining the score
85	Too many inquiries
86	Derogatory public records
87	Unpaid collections
88	Bankruptcy
89	<No negative reason code>
90	No open revolving accounts in your credit file

91	Balances on delinquent or derogatory revolving accounts are too high
92	Delinquent or derogatory first mortgage
93	Not enough balance paid down over time on first mortgage accounts
94	<No negative reason code>
95	<No negative reason code>
96	Too few open accounts
97	Too few accounts

APPENDIX B: BANKRUPTCY/MDS SCORE REASON CODES

IMPORTANT NOTE: The scores listed in this section are based on the bureau's <u>industry standard</u> bankruptcy scoring models.

EXPERIAN MDS BANKRUPTCY II SCORE REASON CODES

Code	Description
A	Too few accounts with satisfactory ratings
B	Presence of delinquent accounts
C	Presence of derogatory accounts
D	Accounts with past-due balances
E	Too many credit obligations
F	Insufficient credit history on new accounts
G	Age of oldest reported account
H	Recently active or lack of bank, retail or finance accounts
I	Ratio of balances to total credit limit on all accounts
J	Too few satisfactory ratings for bank revolving accounts
K	Ratio of bank revolving balances to credit limits or lack of bank revolving account information
L	New bank revolving accounts
M	Presence of bank installment loans
N	Insufficient credit history of lack of bank or finance accounts
O	Too few satisfactory ratings on retail accounts or lack of retail account information
P	Ratio of retail revolving balances to credit limits
Q	Too few satisfactory ratings on finance accounts
R	Insufficient credit history on finance accounts
S	Presence of finance accounts
T	Insufficient credit history on newest auto finance account
U	Presence of auto finance account
V	Lack of mortgage or real estate accounts with satisfactory ratings
W	Lack of or insufficient credit history on mortgage or real estate accounts
X	Presence of recent inquiries
Y	No adverse action (displays only if no other score factor code is generated)

EQUIFAX DELINQUENCY ALERT SYSTEM (DAS) SCORE REASON CODES

Code	Description
01011	Subject's age
02025	Number of personal loan finance company inquiries - last 2 years
02057	Number of inquiries - last 18 months
02058	Number of months since last inquiry
02059	Number of finance industry inquiries - last 2 years
02060	Number of oil and national card inquiries - last 12 months
02061	Number of inquiries - last 12 months
02077	Number of inquiries - last 6 months
02078	Number of finance company inquiries - last 2 years
02079	Number of months since most recent bank inquiry
03017	Number of accounts
03189	Number of accounts showing a past due balance
03191	Number of accounts opened - last 2 years
03192	Number of accounts too new to rate or approved but not used
03193	Number of accounts showing 30/60 day late payment
03194	Number of accounts showing payment late by 90 days or more
03195	Number of months since most recent late payment
03200	Number of revolving bank accounts paid as agreed
03201	Number of installment bank accounts opened - last 2 years
03208	Number of department store accounts paid as agreed
03211	Number of accounts always paid as agreed
03212	Number of months since most recent late payment on installment bank accounts
03213	Number of installment bank accounts always paid as agreed
03214	Number of finance company auto accounts always paid as agreed
03216	Number of non: bank, finance company, clothing, department, furniture, jewelry, auto, oil and national accounts opened last 2 years
03219	Number of finance company auto accounts opened - last 2 years
03220	Number of months since oldest account has been opened
03221	Number of months since most recently opened account
03222	Number of revolving bank accounts opened - last 2 years
03223	Number of finance company - sales/personal loan accounts opened - last 2 years
03224	Number of accounts opened - last 6 months
03313	Number of accounts always paid as agreed
03314	Number of accounts showing 30/60 day late payments
03319	Number of months since most recently opened bank revolving account
03322	Number of consumer finance company personal loan accounts

Code	Description
03323	Number of non: bank, auto sales, mortgage, SL&, credit union, misc. finance accounts
03326	Number of department store accounts always paid as agreed
08021	Utilization of available credit on all accounts
08022	Number of accounts reported within last 6 months compared to total number of accounts
08023	Number of accounts showing payment late by 90 days or more/public record items
08031	Utilization of available credit on all non-mortgage accounts
08042	Utilization of available credit on revolving bank accounts
08043	Utilization of available credit on installment bank accounts
08044	Utilization of available credit on finance company sales and personal loan accounts
08045	Utilization of available credit on department store accounts
08046	Utilization of available credit on oil and national credit cards
08047	Utilization of available credit on all clothing, department, furniture, jewelry, auto accounts
08048	Number of public record, collection, or financial responsibility items
08052	Utilization of available credit on bank revolving, oil and national credit
91011	Lack of subject's age information
93208	Lack of department store accounts
93220	Lack of date opened info - unable to determine when oldest account opened
93221	Lack of date opened info - unable to determine when most recent account opened
93326	Lack of department store accounts
98022	Lack of, or insufficient information on, accounts reported within last 6 months
98042	Lack of, or insufficient information on, revolving bank accounts
98045	Lack of, or insufficient information on, department store accounts
98052	Lack of, or insufficient information on, bank revolving, oil and national accounts

EQUIFAX ENHANCED DELINQUENCY ALERT SYSTEM (EDAS) REASON CODES

Code	Description
05037	Number of inquiries from banks - last 6 months
05038	Number of finance industry inquiries - last 6 months
05039	Number of personal loan finance inquiries - last 24 months
06551	Number of accounts showing payment late by 30 days
06552	Number of accounts showing payment late by 30 days
06560	Number of mortgage company and S/L with high credit greater than $35,000 always paid as agreed
06561	Number of bank installment accounts under $35,000 always paid as agreed
06563	Number of department store installment accounts reported - last 6 months
06564	Number of retail finance accounts reported - last 6 months
06565	Number of bank revolving accounts reported - last 9 months
06566	Number of department store revolving accounts reported - last 9 months
06567	Number of personal loan company revolving accounts active - last 9 months
06570	Total number of accounts opened - last 12 months
06574	Number of personal loan company installment accounts
06575	Number of sales financing/finance company accounts
06576	Number of national credit card accounts
08045	Utilization of available credit on department store revolving accounts
93211	Lack of, or insufficient information on, accounts paid as agreed
93319	No date opened on bank revolving accounts - unable to determine most recent opening
96560	Lack of, or insufficient information on, mortgage accounts greater than $35,000 paid as agreed
96561	Lack of, or insufficient information on, bank installment accounts less than $35,000 paid as agreed
96565	No bank revolving accounts reported - last 9 months
96566	No revolving department store accounts reported - last 9 months
96576	Lack of, or insufficient information on, national credit card accounts
98021	Lack of, or insufficient information on accounts
98045	Lack of, or insufficient information on, revolving department store accounts
99999	Number of established accounts/length of time accounts have been established

TRANSUNION DELPHI SCORE REASON CODES

Code	Description
00000	No adverse factor.
00001	Insufficient number of satisfactory accounts
00002	Delinquency
00003	Serious delinquency, derogatory public record, or collection
00004	Delinquency date too recent
00005	Past due balances
00006	Near total credit limits, or lacks credit accounts or lacks recent credit activity
00007	Insufficient time since most recent account established
00008	Insufficient length of credit history
00009	Too many new accounts
00010	Too many recent active accounts
00011	Too many active accounts
00012	Insufficient satisfactory history on revolving accounts
00013	Too many recent revolving accounts or lacks revolving accounts
00014	Bankcard - near credit limits or lacks credit accounts or lacks recent credit activity
00015	Insufficient length of installment accounts, or lacks installment accounts
00016	Too many accounts
00017	Near check credit limits
00018	Insufficient satisfactory history for mortgage accounts or lacks mortgage accounts
00019	Delinquency on mortgage accounts or lacks mortgage accounts
00020	Insufficient satisfactory history on retail revolving accounts
00021	Near retail credit limit or lacks retail credit accounts or lacks recent retail credit activity
00022	Travel and entertainment - near revolving credit limit or lacks revolving accounts
00023	Too many consumer finance accounts
00024	Too many recent consumer finance accounts
00025	Serious delinquency, derogatory public record or collection with a balance
00026	Bankruptcy
00027	Too many recent bank or travel and entertainment credit checks
00028	Too many recent consumer finance credit checks
00029	Too many recent credit checks

APPENDIX C: READING COLLECTIONS REPORT DETAIL

TRANSUNION COLLECTIONS REPORT SECTION

```
Col Agncy: CB TRAVERSE            Industy: Y
Creditor: MUNSON MEDICAL CEnter              Balance: $000000060 Status: A
Amt: $000000060   Rpt Dte: 02/01/1999   Dte_Pd.   / /
Col Agncy: CB TRAVERSE            Industy: Y
Creditor: KALKASKA MEMORIAL HEALTH CENTE     Balance: $000000132 Status: A
Amt: $000000031   Rpt Dte: 08/01/1997   Dte_Pd.   / /
Col Agncy: CB TRAVERSE            Industy: Y
Creditor: KALKASKA MEMORIAL HEALTH CENTE     Balance: $000000084 Status: A
Amt: $000000084   Rpt Dte: 04/01/1996   Dte_Pd.   / /
Col Agncy: CB TRAVERSE            Industy: Y
Creditor: KALKASKA MEMORIAL HEALTH CENTE     Balance: $000000136 Status: A
Amt: $000000136   Rpt Dte: 03/01/1996   Dte_Pd.   / /
```

Field Name	Description
Col Agncy	The name of the collections agency.
Industy	The industry code: Y = Collections.
Creditor	The creditor name.
Balance	The original balance of the account.
Status	Verification Indicator: A Automated Account R Refused D Decline S Slow Answering E Earnings Verified T Account Disputed I Indirect V Manual Account M Manual Account That Has Been Frozen X No Replay N No Record
Amt	The current balance of the account.
Rpt Dte	The date the collections record was inserted into the file.
Dte_Pd.	The date the account was paid off.

EQUIFAX COLLECTIONS REPORT SECTION

```
Collection:
 Client: SCOTT ELLIS DDS              Rpt Dt: 021999  Asgn Dt: 011999
 Acct. #: 357543              Status Cd: D Status Dt: 021999  Act Des. I
 Last Act Dt: 111997
 Collection Amount: 149      Collection Balance: 149
 Comments:
Collection:
 Client: MERCY HOSPITAL               Rpt Dt: 091997  Asgn Dt: 081997
 Acct. #: 614723              Status Cd: D Status Dt: 091997  Act Des. I
 Last Act Dt: 011997
 Collection Amount: 428      Collection Balance: 428
 Comments:
Collection:
 Client: WILLISTON RADLG              Rpt Dt: 091997  Asgn Dt: 081997
 Acct. #: 614474              Status Cd: D Status Dt: 091997  Act Des. I
```

Field Name	Description
Client	The creditor name.
Rpt Dt	The date the collections record was inserted into the file.
Asgn Dt	The date the account was assigned to collections.
Acct #	The account number.
Status Cd	Status of the collection: D Unpaid S Account Disputed F Financial Counselor T Payment J Adjustment U Status Unknown M Wage Earner X Checked N New Listing Z Bankruptcy P Paid
Status Dt	The date of the status code.
Act Des.	Type of account: A Authorized User M Maker B On Behalf of Another S Shared C Co-Maker T Terminated I Individual U Undesignated J Joint
Last Act Dt	The date of last activity on the account.
Collection Amount	The original balance of the account.
Collection Balance	The current balance of the account.