

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



CURRENT CAMPAIGN

December 2023

Dec 4th
Campaign
Launch Date



Dec 7

1st Large Volume
Communication

Dec 12

2nd Large Volume
Communication

Dec 31st
Campaign
Expiration Date

MARKETPLACE PUBLISHERS



PRE-APPROVED OFFER DELIVERY

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

BIG DROPS TO NOTE



Dec 7 & 12



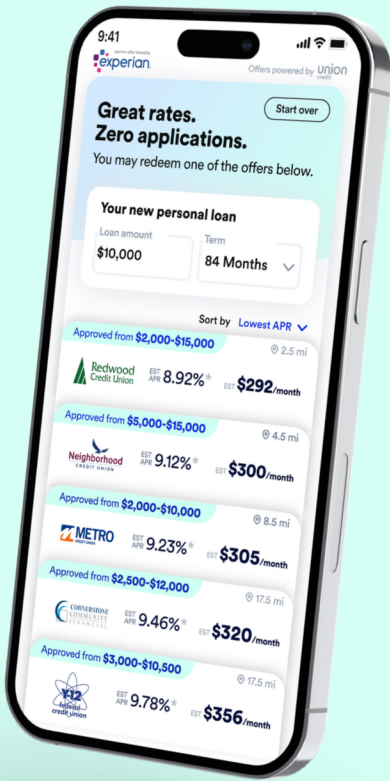
Be sure to staff up!

2,248,038

Consumers Reached This Month

Financial
Institutions in
the Marketplace

14



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



4,693

TOTAL New Members in 2023!

1

New Credit Union
Added to the Marketplace
in December

NEXT CAMPAIGN

January 2024

Dec 1st
Campaign Auto
Enrollment



Dec 1-20
December
Campaign
Updates
(Contact Client Services)

Dec 21-31
Campaign
Blackout Period

What is the Blackout Period?

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

UPDATES IN DECEMBER

- UC **DTI** moves from 45% to 50%
- Reduce minimum number of **trades** from 3 to 2
- Exclude 4 **inquiries** within 6 months; removed auto and mortgage from the inquiries limit
- Reject all-zero or blank **SSNs**
- To minimize **Loan Stacking**, anyone that redeemed an unsecured loan the month prior will only have secured product offers during the next month
- **Search Loan Leads** in the Lender Console by Consumer *Last Name* or *Transaction ID*
- NEW! Customer Support **Tickets** & Tracking – create your login!
- **Chatbot** in the Lender Console
- We now support **Auto Refi**!