

💐 May 2025 Issue

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

CURRENT CAMPAIGN





Campaign

Launches

Drop 1

Drop 2

Drop 3

Campaign Ends

PRE-APPROVED OFFER DELIVERY

- Our publishers send multiple emails to their consumer list throughout the month
- In-app experience for Experian users

PRESCREEN CRITERIA HIGHLIGHT

Minimum credit score (Vantage 4.0)	680
DTI	45%
Income Estimator	\$30,000
Minimum tradelines	>=3
Reject # of credit inquiries in the past 6 months	>=3
Reject if credit cards opened in past 6 months	>1
Reject maximum open CC trades	>15

MAY HIGHLIGHTS

New Prescreen Rules Added:

- Applicants must have no more than one credit card opened in the past 6 months.
- Applicants must have at least 3 tradelines with a 24-month history, excluding authorized user accounts.

5,574,883

Consumers Reached this Month

Union Credit has ushered in...

33,737

NEW Credit Union members through the Marketplace!

(Since October 2023 through April 2025)

EMPLOYEE SPOTLIGHT



Bernadette Karp

Director of Customer Support

Meet Bernadette Karp, our Director of Customer Support who is responsible for leading the team that turns support tickets into great customer experiences. With a passion for helping people, she ensures our customers are heard, supported, and well taken care of-every step of the way.





WHAT IS THE BLACKOUT PERIOD?

(Open a support ticket 💷)

The Blackout Period is when TransUnion is creating firm offers of credit. Your campaign must be enrolled by the start of the Blackout Period with redeem limit commitments set in order to participate in the next month's campaign. No changes can be made during this blackout period.

NEED TO CONTACT **UNION CREDIT?**

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

HAVE AN ENHANCEMENT IDEA?

We're all ears! We'd love to hear your thoughts. Go ahead and email us at enhancements@unioncredit.app

THANKS FOR READING AND **BEING OUR PARTNER. HAVE** A GREAT MONTH! -THE UNION CREDIT TEAM