



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

CURRENT CAMPAIGN





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%
Unsecured DTI (CA only)	<u><</u> 25%
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
Required tradelines with 24-month history (excl. AU	s) >= 3

MARKETPLACE PUBLISHERS











PREPARING FOR NEXT CAMPAIGN



Languist 2025

JULY 1 AUGUST Campaign **Auto-Enrollment & Open Enrollment**

JULY 15 AUGUST Campaign **Enrollment** Deadline

AUGUST 1 AUGUST Campaign Launch

JULY 1-15 Updates can be made to the **AUGUST** Campaign Criteria (Open a support ticket 💷)

JULY 16-31 AUGUST 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 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.

JULY HIGHLIGHTS

Product Performance Highlights:

- **CREDIT CARDS** → viewed by 60% of consumers
- PERSONAL LOANS → Clicked by 1 in 3 viewers
- HOME EQUITY → Over 50% clickthrough rate

7,019,375

Consumers Reached this Month

Union Credit has ushered in...

35,819

NEW Credit Union members through the Marketplace!

(Since October 2023 through June 2025)

EMPLOYEE SPOTLIGHT



Maria Ringstad Head of Research & Marketing

Maria helps credit unions unlock growth by translating consumer and market insights into actionable strategies. She works closely with the team to drive product innovation that aligns with what credit unions need and what consumers expect in a modern lending experience.

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