

### CURRENT CAMPAIGN

## January 2026



#### PRE-APPROVED OFFER DELIVERY

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

### MARKETPLACE PUBLISHERS



### PREPARING FOR NEXT CAMPAIGN

## February 2026



### JANUARY HIGHLIGHTS

#### TruValidate IDV3 Upgrade

Union Credit has upgraded to TransUnion TruValidate IDV3 to strengthen identity verification before applications reach your platform. We apply strict identity risk thresholds upstream, stopping high-risk applicants before routing so you only receive applications that meet baseline identity standards.

This allows you to:

- Block high-risk identity activity before it enters your funnel
- Apply additional scrutiny to borderline cases without added friction
- Reduce fraud reviews and operational workload
- Maintain a smooth experience for legitimate members

Learn more about TruValidate:

[www.transunion.com/solution/truvalidate](http://www.transunion.com/solution/truvalidate)

# 9,785,145

Consumers Reached this Month

Union Credit has ushered in...

# 51,624

**NEW Credit Union Members Through the Marketplace!**

*(Since October 2023 through December 2025)*

### 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.

### 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](http://support.unioncredit.app/tickets-view)

**THANKS FOR READING AND BEING OUR PARTNER.**

-THE UNION CREDIT TEAM