

What is CBA Access?

➔ CBA Access is a service that enables nonprofit organizations to pull credit reports for financial education/counseling, outcome tracking, and underwriting.

Why access credit reports through CBA?

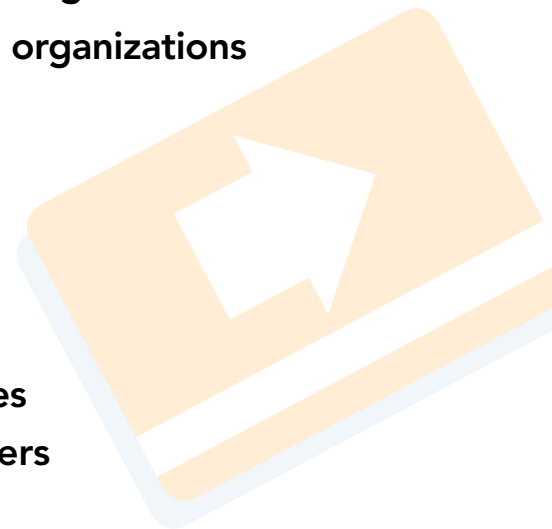
➔ Organizations use CBA Access to pull soft inquiry credit reports – something not widely available in the field. CBA has unique partnerships with TransUnion and Experian to offer a range of options to fit nonprofits' needs. CBA negotiated to

- waive all monthly minimum requirements
- offer credit reports at a reduced rate
- make soft inquiry credit reports available to CBA members
- streamline the application process
- provide ongoing technical assistance

Who accesses credit reports through CBA?

➔ CBA's membership base has a diverse set of nonprofit lenders and asset builders, including:

- Microenterprise development organizations
- Small business lenders
- Domestic violence shelters
- Native CDFIs
- Credit unions
- Chambers of commerce
- Refugee/resettlement agencies
- Workforce development centers
- EITC/VITA sites



Why access credit reports?

➔ CBA believes credit reports are an individual's "financial resume." Using credit reports for financial education/counseling helps clients better understand their credit and work toward financial security. Organizations can also help clients in their communities work toward financial stability through CBA trainings, webinars, and technical assistance.

Can organizations access hard and soft credit reports?

➔ Yes, lenders can access hard inquiry credit reports for underwriting purposes. Asset building organizations and lenders can also access soft inquiry credit reports for financial education/ counseling, or outcome tracking purposes.

How long will it take to start accessing credit reports?

➔ Typically, organizations that fit our mission are set up and able to access credit reports within 6-8 weeks* after submitting their application.

*may vary depending on credit bureau.

How to get started?

➔ Email membership@creditbuildersalliance.org to set up a 15-minute readiness assessment or complete our Membership Form online at www.creditbuildersalliance.org/become-member to get things started!

➔ Take advantage of our helpful resources at www.creditbuildersalliance.org/credit-builder-platform