

Because scores are not enough.

CreditXpert® is ideal—

During preapplication.

- To draw shoppers early; earn their trust up front.

CreditXpert helps consumers plan and prepare before applying. Consumers see what their credit is like today and how to improve it. Then, when they apply, you win their application.

With approved applications.

- To provide context to the process; establish applicant trust.

CreditXpert helps applicants understand the types of loans they qualify for, so you manage their expectations. By understanding their credit and what impacts it, they trust and accept fair offers.

With declined applications.

- To maximize your investment; convert more loans; retain relationships.

CreditXpert provides applicants with personalized, detailed suggestions on how they can improve their credit. Applicants who are out of range can improve their credit to eventually qualify. CreditXpert helps you encourage declined applicants to return.

With customer service.

- To satisfy customers, earn their loyalty, and keep their business while minimizing your support.

CreditXpert makes it easy to help consumers understand what is hurting their credit, what is helping their credit, and what they can do to improve.



United One is a diversified provider of credit reports, real estate services and title insurance. Our customers include leading banks, credit unions, mortgage companies and real estate agencies around the country. We have experience assisting customers in all aspects of lending, including commercial, home equity and mortgage transactions.

Our products include:

- Appraisals
- Courthouse Record Services
- Experian Business Information Services
- Flood Zone Determinations
- Mortgage Credit Reports
- Title Insurance (Licensed in PA, NJ, MA and MD)

A representative from our sales department would be pleased to discuss our services in more detail with you. To schedule an appointment, please contact our sales department at 570.824.7811, ext. 2834 or visit us at www.unitedone.com.



Win more business with CreditXpert®.

CreditXpert is available from:



CreditXpert® establishes customer trust and confidence, giving you the competitive advantage.

With CreditXpert you'll close more loans by—

- ✓ *Attracting more prospects and receiving more applications.*
- ✓ *Converting declined loans into approved loans.*
- ✓ *Explaining each applicant's qualifications, so they trust and accept fair offers.*

Use the best tools.

CreditXpert® empowers you to help your applicants understand, manage, and improve their credit with tools designed to close more loans:

■ **CreditXpert Essentials™** combines indispensable tools into one unique package, featuring:

- The **CreditXpert Credit Wizard™** to advise applicants on the best actions that they can take in order to maximize their credit.
- The **CreditXpert Credit Score and Analysis™** to explain each applicant's own, unique credit by identifying good as well as bad factors impacting their credit, so you manage their expectations.

CreditXpert Essentials also offers two unique presentations—one for loan officers, another for applicants:

- The **CreditXpert Essentials Advisor View™** provides a quick and easy way to identify each applicant's potential score improvement and the specific actions necessary, including how much cash is needed.
- The **CreditXpert Essentials Applicant View™** helps you communicate and build better relationships by providing easy-to-understand explanations about each applicant's credit standing, including the critical factors impacting their credit.

■ The **CreditXpert What-If Simulator™** allows you to try different scenarios and find out how they might impact an applicant's credit. Realistic and practical, simulation is conducted on the account level, and multiple actions can be done simultaneously.

The following samples illustrate how CreditXpert offers today's best credit management tools, to improve scores, analyze credit, provide details, and predict impact.

improve scores

CreditXpert Essentials: CreditXpert Credit Wizard™



Potential score improvement: **+17**

How much cash is needed?

- Cash available: \$500.
- Cash needed for the following actions: \$478.

These actions may improve your score:

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making a payment of \$90 on your ORCHARD BANK account (# 52740267****).

Score impact: +3

2. **Increasing the number of accounts in your credit report.** You can do this by opening a new account.

Action: Opening a new revolving bankcard account with a credit limit of at least \$300.

Score impact: +5

3. **Reducing the number of bankcards that are 50% (or more) used.** You can do this by paying down the...

Note: Sample shown above is from the CreditXpert Essentials Advisor View™.

analyze credit

CreditXpert Essentials: CreditXpert Credit Analysis™

Both positive and negative factors influence your credit score. The most important factors of each are listed below:

Positive factors. These factors make your score higher:

1. Credit accounts — Revolving accounts make up 28% of your accounts. [Learn more...](#)
2. Payment history — You paid all of your open accounts on time (as of the last time each account was reported). [Learn more...](#)
3. Available credit — You currently have a total of \$9,228 available credit on your open revolving account(s). [Learn more...](#)

Negative factors. These factors make your score lower:

1. Payment history — In the past, you missed a payment or were derogatory on 2 account(s). [Learn more...](#)
2. Credit usage — You are currently using at least 50% of your credit limit on 2 open bankcard(s). [Learn more...](#)
3. Account balances — You currently owe \$3,758 on your revolving account(s). [Learn more...](#)

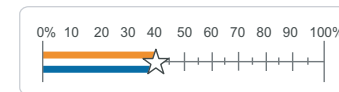
provide details

CreditXpert Essentials: CreditXpert Credit Score™

Your CreditXpert Credit Score™ is:



Your credit is higher than 40% of the U.S. population:



What does my score mean?

Currently, your credit score will make it difficult for you to get the best offers, especially for credit cards. Be prepared to pay higher fees and interest rates and/or to make a deposit or down payment. Also, you may not be able to get high credit limits and loan amounts. However...

Note: Samples shown above are from the CreditXpert Essentials Applicant View™.

predict impact

CreditXpert What-If Simulator™

The CreditXpert What-If Simulator™ allows you to explore how various actions may impact your credit scores. You can experiment with applying for credit, making payments, opening or closing accounts, transferring balances, and more. This can help you determine whether or not you want to try these actions.

Define a scenario

Available actions:

- Add an inquiry.
- Add a new account.
- Change an account's type, balance, credit limit/loan amount, open/close status, or payment status.
- Close an account.
- Delete an account.
- Transfer a balance.

Simulated actions:

The actions you selected are:

1. Adding a new inquiry to your credit report.
2. Changing the payment status to current on your DISCOVER CD account (#60110041001****).
3. Changing the credit limit/loan amount to \$1,500 on your CAR FIRST account (#407181300020****).

Impact on your credit score

If you take these actions, your credit score could improve:

+23

take action

United One Resources Expedited Dispute

After using CreditXpert Essentials™ and CreditXpert What-If Simulator, United One's Expedited Dispute Service can be used to update each of three major credit reporting agencies. With the proper documentation, you will receive an updated credit score using the changes suggested by CreditXpert™ within three business days, in most situations.