

Credit Plus - A Premier Provider of Credit Reporting Data

Credit Plus has been a leader in cutting-edge credit information services since 1928.

A premier provider of Credit Reports, Credit Plus is dedicated to equipping mortgage professionals with an unsurpassed level of service and technology.

The company helped pioneer web-based credit reporting in



the mortgage industry. It is privately held, with headquarters in Salisbury, Maryland. Over 120 employees help service thousands of clients nationwide.

Credit Plus' philosophy of liberal staffing to handle rapidly increasing business has resulted in the highest of client retention rates- all while maintaining competitive pricing.

CREDIT PLUS

- **Single-in Report**
- **Two-bureau Merge**
- **Three-bureau Merge**

Three major reporting agencies available

Call OnePointCity at
1-866-764-6855

Simply the Best in Credit Reporting!

- **Merged Infile Credit Reports** - Credit Plus provides merged credit reports from all three major reporting agencies:
*Experian * TransUnion * Equifax*
- **FACT Act Compliance** - All reports include a copy of a credit score information disclosure letter which is helpful for compliance for FACTA regulations.
- **User Friendly** - Reports are in an organized and easy to read format. They are returned within seconds, at any time of day.
- **US Patriot Act Compliance** - OFAC will allow you to verify customer information and meet national security goals regarding terrorism and other harmful actions against the United States. OFAC is available through all three credit bureaus.



- **Fraud Protection**

SAFESCAN by Equifax is a fraud prevention tool that compares consumer-provided information against a separate nationwide database and alerts you to questionable or potentially suspicious information elements. Safescan conducts a comprehensive Social Security number and address search.

HAWK ALERT by TransUnion is a potential fraud alert database that alerts you if information in a customer's file signals potentially fraudulent activity.

FACS+ by Experian is a fraud alert that helps spot potentially fraudulent activity such as inaccurate or false information provided by the customer. You can reduce the fears of offering new credit by confirming consumer-supplied information at the time of application.

Credit Reports & Fraud Protection Products

Credit Plus provides reliable products delivered on time. Ordering Credit Plus products has never been easier than when using OnePointCity.

www.onepointcity.com
1-866-764-6855
info@onepointcity.com