



CBA REPORTER AND ACCESS SERVICES

CBA Annual Membership Fee \$315*

Required to Initiate and Maintain Credentialing for Reporter and/or Access Services

**\$295 if paid within 30 days of date of invoice*

CBA Reporter

New CBA Reporter Applicants

*One-Time Set Up Fees Via CBA and no account fees***

Consumer Reporter: \$1,250 to CBA

Business Reporter: \$750 to CBA*

**discounted fee of \$500 for current consumer reporters*

Consumer & Business Reporter: \$1,450 to CBA

- *Consumer includes Experian, TransUnion, and Equifax reporting*
- *Business includes Experian Business and D&B reporting*

*** allowable use for CDFI Fund Awards under TA Professional Services category.*

CBA Reporter Renewal Costs

(Ongoing annual fees payable to CBA upon commencement of reporting - Reporter Renewal Costs are in addition to required CBA annual membership fee as listed above)

Portfolios with up to 50 loans	\$550 to CBA
Portfolios with between 51 & 250 loans	\$800 to CBA
Portfolios with between 251 & 500 loans	\$1,100 to CBA
Portfolios with more than 500 loans	\$1,400 to CBA
■ Add-on fee for Business Reporting	+\$200 to CBA

CBA Access

New CBA Access Applicants

*One-Time Set Up Fees***

\$650 Per Bureau

- **\$200** discount per additional bureau if set-up simultaneously
- **\$350** discount per bureau if set-up simultaneously with CBA Reporter

Bureau Account Fees

- TransUnion: **\$150**
- Experian: **\$75**

*** allowable use for CDFI Fund Awards under TA Professional Services category.*

CBA Access Costs - Reports & Scores Soft and/or Hard Inquiry

(Ongoing report/score costs payable to bureaus for monthly pull volume - CBA Access Costs are in addition to required CBA annual membership fee as listed above)

- **TransUnion** report with score(s), tiered pricing depends on volume: \$2.50-\$5.65 each, including one credit score
- **Experian** report with score(s), tiered pricing depends on volume: CBA quote required
- \$100 annual administrative fee per bureau
- All monthly minimums waived, score costs may vary.

- Access to exclusive member-only website content
- Free member webinars to keep up-to-date with developments in the field
- Become part of a national movement
- Access to CBA's expert staff and eligibility for reduced cost training and consulting, and eligibility for innovative pilot programs

CBA Reporter

Nonprofit lenders report monthly client payments to the major credit bureaus.

- Clients will be accountable to pay their loans on time each month
- Clients may build a credit history to access mainstream financing
- Clients may be less vulnerable to predatory lenders and high interest creditors
- Lenders can report to Experian, TransUnion, and Equifax: the three major consumer credit bureaus
- Lenders may improve their portfolio quality by having fewer delinquencies

CBA Access

Nonprofit lenders and asset builders pull credit reports.

- CBA members receive discounted credit report pricing and waived monthly minimum fees
- CBA members can pull credit reports for financial coaching/education (via soft inquiry reports)
- CBA members can track client credit history and credit score changes for outcome tracking purposes (via soft inquiry reports)
- Lenders can access credit reports to underwrite loans (via hard inquiry reports)

CBA Business Reporter

Nonprofit lenders report monthly business payments to the major business credit bureaus.

- Entrepreneurs will develop a credit history for their business
- Small business owners may be able to access better rates on insurance and other financial products in the future
- Lenders may build their status as a business lender in the community
- Lenders can report to Experian Business Information Solutions and Dun & Bradstreet, two of the most well-respected business credit bureaus in the United States