

# ChexEDU Report

Offered by Chex Systems, Inc. (ChexSystems®) for Credit Builders Alliance Members

## Consumers Want to Build a Strong Financial History

From buying their first car to planning for retirement, consumers face a lot of obstacles with ensuring they stay on the right path for positive financial health. Understanding what is in their credit report is an important first step.

However, a traditional credit report only gives part of the consumer's history. There are other entities that track alternative consumer performance information, such as payment, utility, loan and bank account origination or closure history.

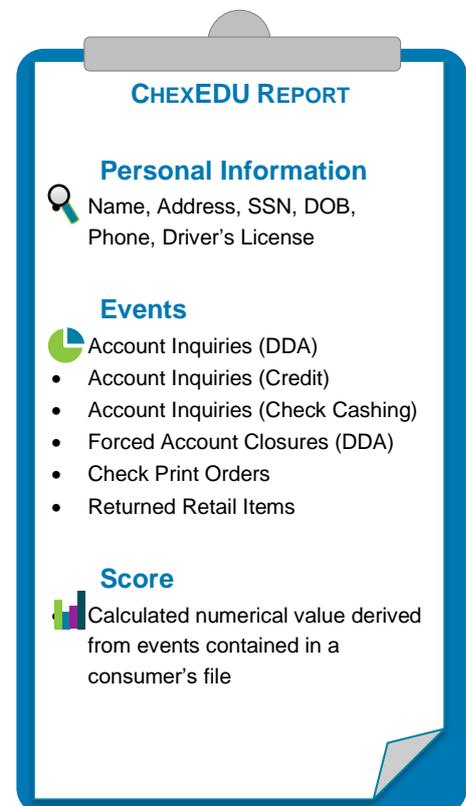
Consumers need a way to educate themselves on what is contained within their consumer file at alternative data sources.

## ChexEDU Report

The ChexEDU™ Report gives consumers insight into what information a lender using ChexSystems® data might see. Companies use ChexSystems products, sometimes along with other data providers (such as a credit bureau or other alternative data provider) to determine if they will:

- Open a demand deposit account
- Issue a new auto loan or lease
- Approve a credit card
- Issue a short-term or installment loan
- Turn on a new utility or phone service

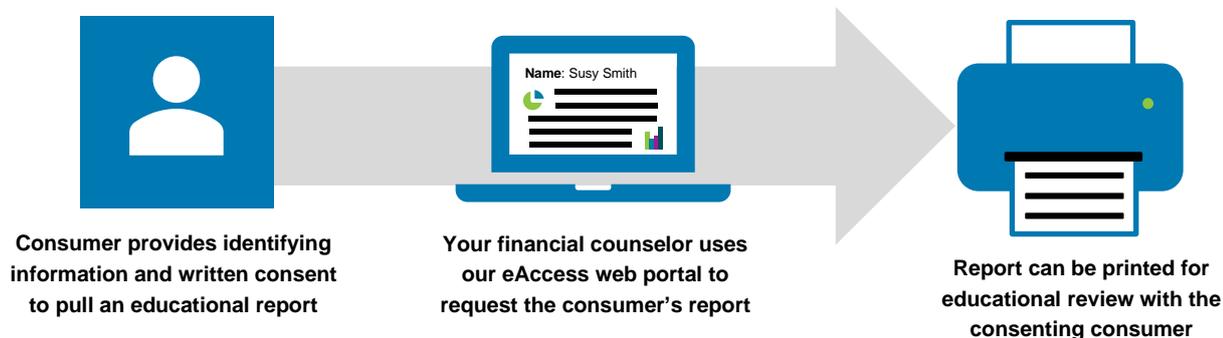
The ChexEDU Report is designed to help consumers better understand the types of data ChexSystems might share through its products.



**ENRICH YOUR FINANCIAL  
EDUCATION PROGRAMS AND  
EDUCATE YOUR CONSUMER**

## Easily incorporated into your financial education programs

Designed for one-on-one financial counseling, the ChexEDU Report can be added to existing programs to help give the consumer a more complete view of their financial wellness:



Since the report is generated for educational purposes, the inquiry does not affect the consumer's score, ChexSystems' risk models or other calculated attributes within ChexSystems. This type of inquiry is considered a "soft posting," and is provided solely for educational purposes with the written consent of the consumer.

## Resources to help you and your consumer

### *Once your consumer has their report – what's next?*

ChexSystems makes several materials available to financial educators to help understand the content of the ChexEDU Report, as well as understand ChexSystems overall. Should the consumer have further questions or if a consumer would like to receive a free copy of their consumer disclosure report from ChexSystems, they can be directed to:

**Online:** [chexsystems.com](http://chexsystems.com)

**Phone:** 1.800.428.9623

**Fax:** 602.659.2197

**Mail:**

Chex Systems, Inc.

Attn: Consumer Relations

PO Box 583399

Minneapolis, MN 55458

To ensure prompt delivery of their consumer report, visit [chexsystems.com](http://chexsystems.com) for a request form.

## Contact Us

Let's talk about how we can help you enhance your financial inclusion and wellness programs, helping to lead your customers on the path to financial stability.

**Website:** [www.creditbuildersalliance.org](http://www.creditbuildersalliance.org) | **Email:** [membership@creditbuildersalliance.org](mailto:membership@creditbuildersalliance.org) | **Phone:** 202.730.9390