

## Secret Lenders List

Welcome to the Secret List that the banks would never let you see! Below is a list of lenders and credit bureaus that they pull from based on what we have seen with our clients and our own experience.



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### **Name of Lender / Credit Bureau / Minimum Credit Score Needed (if it's available)**

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Amex – Experian

Bank of America - Equifax

Barclaycard Apple Rewards – Experian (720+ \$3,500)

BMW Financial Services – Experian

BMW Financial Services – Experian (695+ \$50,000 Lease)

Capital One Auto Finance – Experian – Equifax

Capital One Auto Finance – Experian (650+ \$30,000 with Proof of Income)

Capital One Bank Credit Cards – Equifax – Transunion

Capital One Venture – Experian – Transunion (650+ \$5,000)

Capital One Quick Silver 1 – Experian (600+ \$500)

Capital One Venture – Experian (680+ \$20,000 with 2 AU's over \$10,000 each)

Car Smart – Transunion

Carmax – Experian – Equifax – Transunion

CBNA Credit Cards – Experian – Equifax

Centric Credit Union Visa – Experian (530+ \$500)

Chase Bank – Experian & Equifax

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Chase – Experian (750+ \$10,000)

Chase Amazon Rewards – Experian (750+ \$7,000)

Chase Freedom – Experian (750+ \$7,000)

Chase Ink Bold – Experian (720+ \$15,000)

Chase Sapphire Preferred – Experian (720+ \$18,000) Chase

Southwest Plus – Experian (750+ \$3,500)

Chase Amazon Rewards – Experian (750+ \$7,000) Chase

Freedom – Experian (750+ \$7,000)

Chase Ink Bold – Experian (720+ \$15,000)

Chase Sapphire Preferred – Experian (720+ \$18,000) Chase

Southwest Plus – Experian (750+ \$3,500)

Chase United Explorer – Experian (720+ \$19,500)

Citibank Best Buy - Equifax

Citi American Airlines Platinum – Experian (720+ \$6,500)

Citi Double Cash / Citi Thank You Premier – Experian (720+ \$6,800)

Citizen's Bank (location specific) Equifax

Community First Credit Union – Equifax (region specific)

Community – Transunion or Equifax

Credit Union of Texas – Equifax

Credco Auto Reseller – Experian – Transunion

Chrysler Credit – Transunion – Does Not Re Report to D&B Dell Computers Preferred Account –

Experian (690+ \$1,500) Delta Skymiles Gold Amex – Experian (660+ \$5,000)

Digital Credit Union DCU Personal Loan – Experian (700+ \$26,000)

Digital Credit Union DCU Auto Loan – Experian (700+ \$25,000 with Proof of Income)

Direct TV - Equifax

Discover Card – Equifax – Transunion

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Discover It – Experian (620+ \$1,500 - \$5,500)  
Drive Finance Auto Financing – Experian – Transunion  
Elan Financial - Equifax  
Fifth Third Bank – Transunion  
FIA Amex Fidelity American Express – Experian (740+ \$9,000)  
Fidelity Amex Investment Rewards – Experian (720+ \$12,500)  
Fidelity Investment Rewards Visa Signature Card – Experian (750+ \$7,500)  
FirstBank Credit (FNBO) SavingStar Amex – Experian (650+ \$1,000)  
FNBO/NRA – Experian (740+ \$8,500)  
First Choice Bank – Primer Visa – Experian – Equifax – Transunion First  
Data Merchant Services – Credit Card Merchant Account Processor  
Greater Texas FCU – Experian (620+ \$27,000)  
Hertz Corporation – Equifax Home  
Depot – Experian (650+) HSBC –  
Transunion  
Jared/Sterling – Experian (600+ \$1,500)  
JCB Marukai Premium California – Experian (750+ \$5,000 with Proof of Income)  
JCrew (Comenity) – Experian (600+ \$750)  
JP Morgan Chase Business – Transunion – Chexsystems JP Morgan Chase Bank – Equifax  
Kohls – Experian (560 \$300)  
Lexus Financial Services – Experian (690+ \$90,000 with Lease)  
Mercedes Auto – Transunion + Experian + Equifax  
Macys – Experian (700+ \$1,000)  
NASA FCU Platinum Rewards – Experian  
NASA Visa Platinum Cash Rewards – Experian (735+ \$20,000)  
Navy Federal Credit Union – Equifax – Transunion  
NFCU GoRewards Visa – Experian (660+ \$1,000)

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Navy Federal Credit Union – Business – Transunion

Nordstrom – Experian (620+ \$1,000)

OneMain Financial – Equifax

Overstock.com Comenity Bank – Experian (640+ \$2,200)

PEX Card – Will Start Experian Business File

PNC Bank – Experian

PNC Bank – Experian (750+ \$10,000)

Prosper – Experian (640+ \$15,000) RBS –

Citizens Bank – Equifax

Red Check – Equifax

Restoration Hardware – Experian (700+ \$2,000) Road Loans – Equifax

Sam's Club -Experian (660+ \$700)

SchoolsFirst FCU – Experian (660+ \$12,000)

Sprint Nextel –Equifax

Sportsmans Guide Comenity Bank – Experian (680+ \$2,500)

SunTrust Bank – Transunion

Stash (Synchrony) - Experian

TD Signature Visa – Experian (700+ \$5,000)

Tempur-Pedic – Wells Fargo Financial National Bank – Experian (745+ \$5,000)

TD Bank - Experian

T-Mobile – Equifax – Transunion

True Value Comenity Bank – Experian (640 \$350)

USAA - Equifax

Verizon Wireless – Equifax – Experian Vystar – Equifax (region specific)

Victoria's Secret – Experian Wells Fargo Bank – Experian – Chexsystems

Wells Fargo Credit Cards – Equifax

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Wells Fargo Auto Finance – Experian – Equifax  
Affinity Plus (Join Foundation)  
Allegacy Federal CU (Join Association application  
process) Applied Bank  
Barclays  
BBVA Compass Bank  
CFNA  
Discover (Equifax 50% of the time)  
Eaton Family CU (**Ohio Only**) Fifth  
Third Bank  
First Premier Bank  
GECRB (General Electric Capital Retail Bank)  
John Deere Financial  
KEMBA Financial CU (Angie's List Eligible, used to pull Equifax)  
Lake Michigan CU (ALS Assoc Eligible)  
Lending Club  
Mazuma CU (Join Harry S Truman Library & Museum  
Mercedes Benz Credit Corp  
Merrick Bank  
Michigan First CUPNC (TU 50% of the time)  
Regions Bank (region specific)  
RBFCU  
Smart Financial CU (\$60 to join Houston Museum)

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Synchrony Bank (See store card listing below held by Synchrony bank). Note synchrony also pulls from Experian

State Farm

UMB

U.S. Bank VW

**BRANDS AND STORE CARDS TRANSUNION BASED:**

Amazon Store (SYNCHRONY AND CHASE)

American Eagle (SYNCHRONY)

Ameriprise (Barclays)

Apple (Barclays)

Ashley Furniture (SYNCHRONY)

Banana Republic (SYNCHRONY)

Belk (SYNCHRONY)

Babies R Us (SYNCHRONY)

Barclaycard Arrival

BJ's (Barclays)

Bridgestone (CFNA)

Care Credit (SYNCHRONY)

Chevron (SYNCHRONY)

Dillard's (SYNCHRONY) eBay

(GECRB)

Firestone (Citibank)

Gap (SYNCHRONY)

Golfsmith (SYNCHRONY)

Guide Dogs (UMB)

H.H.Gregg (SYNCHRONY)

Hooters (Merrick Bank)

JCPenneys (SYNCHRONY)

Linux (UMB)

L.L.Bean (Barclays)

Old Navy (SYNCHRONY)  
PayPal (SYNCHRONY)  
Priceline (Barclays)  
QVC (SYNCHRONY)  
Rooms To Go (SYNCHRONY)  
Sallie Mae (Barclays)  
Sam's Club (SYNCHRONY)  
Texaco (SYNCHRONY) TJX  
(SYNCHRONY)  
Toys R Us (SYNCHRONY)  
Travelocity (Barclays)  
UPromise (Barclays) US Air  
(Barclays)  
Walmart (SYNCHRONY)  
Williams Sonoma (Barclays)

Your geographical location can impact which credit bureau a lender will pull from. This list is a collection of what we have seen with our clients who live in various places across the United States. Banks change their policies from time to time so if you experience that anything has changed, let us know!