

A black and white photograph of a modern glass skyscraper with a grid-like facade, reflecting the sky and surrounding environment. The building is the central focus of the slide.

Master Financial

INSTITUTION FAQ LIST

Miles Bennett

Credit Bureau Usage



What bureau do you use?

Each financial institution may pull from Experian, Equifax, or TransUnion depending on the product and region.



1# EXPERIAN



2# EQUIFAX



3# TRANSUNION



What bureau do you use for each product?



Personal Credit Cards:



Business Credit Cards:



Loans/Mortgages:

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FICO Score Models



What FICO score do you use for bank card approvals?

Typically FICO 8 or FICO Bankcard 9.



What FICO score do you use for mortgages?

Most commonly FICO 2, 4, and 5 (Tri-Merge).



What FICO score do you use for auto loans?

Usually FICO Auto Score 8 or 9.

Credit Exposure Limits



What's the max exposure total?

The total amount a bank is willing to lend across all products
Their answer: _____



What's the max exposure by product?

- Credit Cards: _____
- Loans/LOCs: _____
- Real Estate/Mortgage: _____

Requirements & Rules



What amount requires a UCC-1 filing?

Typically business loans above an amount each lender sets.



What are your application rules?

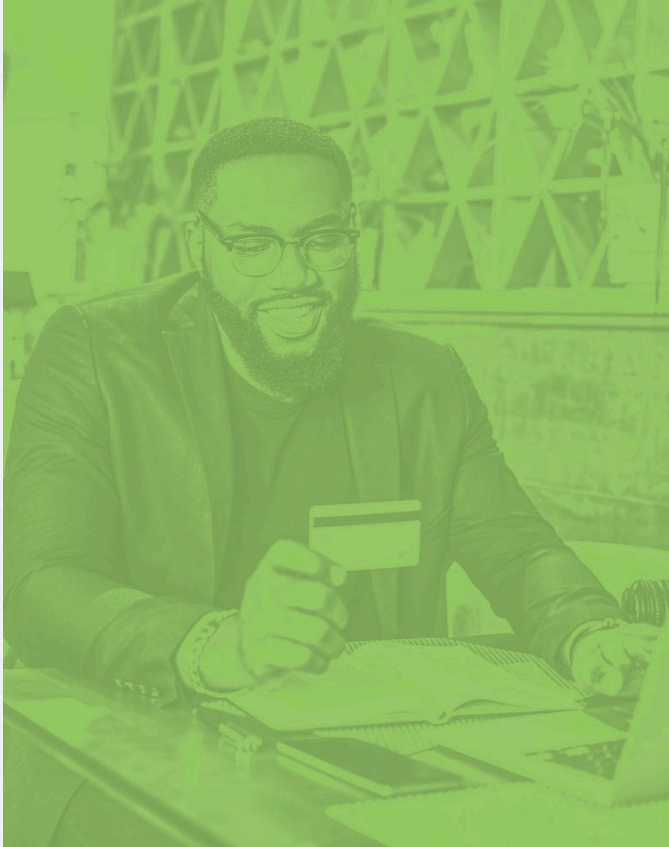
- Max applications per 30/90/180 days.
- Soft vs hard pull policies.



What are your credit limit increase rules?

- Frequency (every 3/6 months).
- Income/usage proof.





Industry and Business Considerations



NAICS code exposure?

Certain NAICS codes are high-risk (e.g., 722 – restaurants), which can affect underwriting.



Foreign entity exposure?

Some institutions won't lend or report for foreign-owned or non-U.S.-based entities.



Do you have a multi-entity exposure policy?

Lending caps or relationship linking for multiple entities under the same EIN or ownership.

Geo-Restrictions



What is the radius if you are geo-locked?

Some credit unions and regional banks only approve apps within a specific state or ZIP range.

Lending & Banking Operations



What is the primary lending focus of the bank?

(e.g., consumer lending, SBA loans, commercial real estate, etc.)



Deposit inflow and outflow requirements?

Some institutions require monthly deposits or active use to maintain lending relationships.



Do you offer a certificate pledge loan?

Yes or no. If yes, ask how it works (for example, borrowing against a CD).
Underwriting



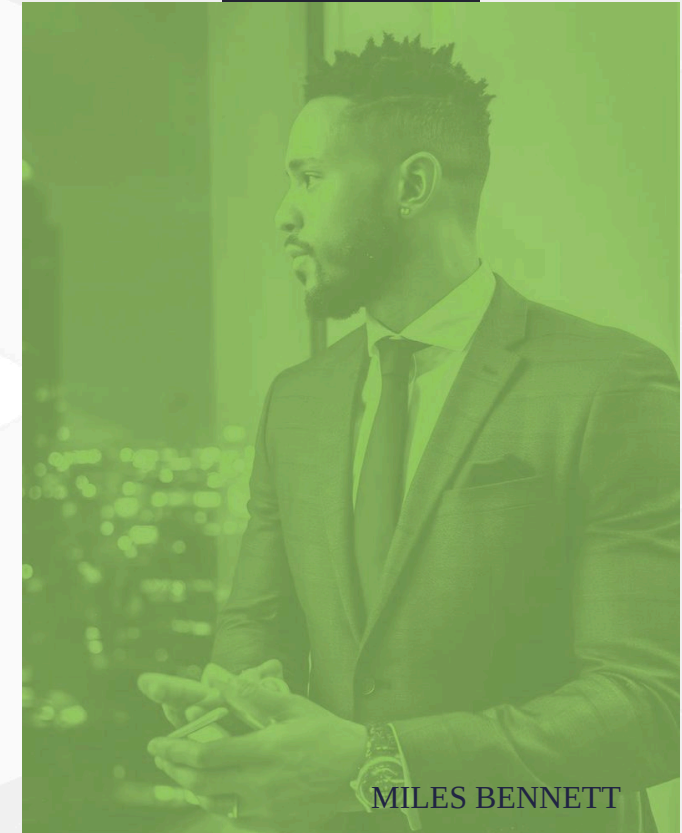
Underwriting in-house or third-party?

In-house offers more flexibility; third-party underwriting may be more strict.



What is the underwriter's exposure limit per product?

Internal cap on approvals without higher-level sign-off





Business Credit Reporting



What data reports to the bureaus for business credit cards?



**Payment
History**



Utilization



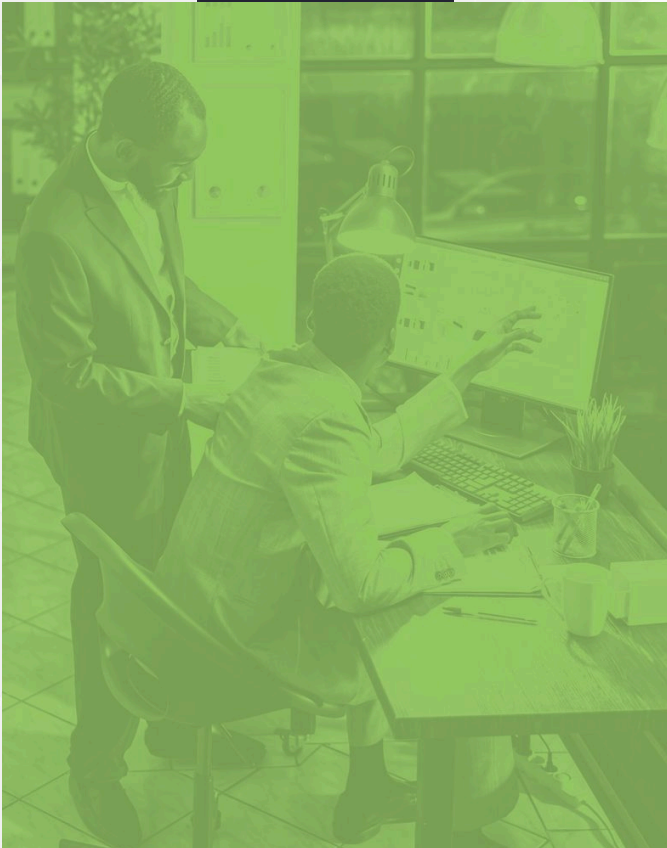
Balances



**Open/close
dates**



Confirm if it reports to D&B, Experian Biz, Equifax Biz



Lending Strategy



What percentage do you lend out of?



Ask them how the percentage is set.



Based on revenue: _____



Based on deposits or pledged assets



Multi-Entity Lending & Strategy



Do you allow lending to multiple entities under the same owner?

Some banks limit exposure based on common ownership across EINs.



How is exposure calculated across entities?

Exposure may be aggregated across multiple businesses tied to the same SSN or guarantor.



Do you require a separate application for each entity?

Yes or no. If not, ask what global limit or underwriting applies.



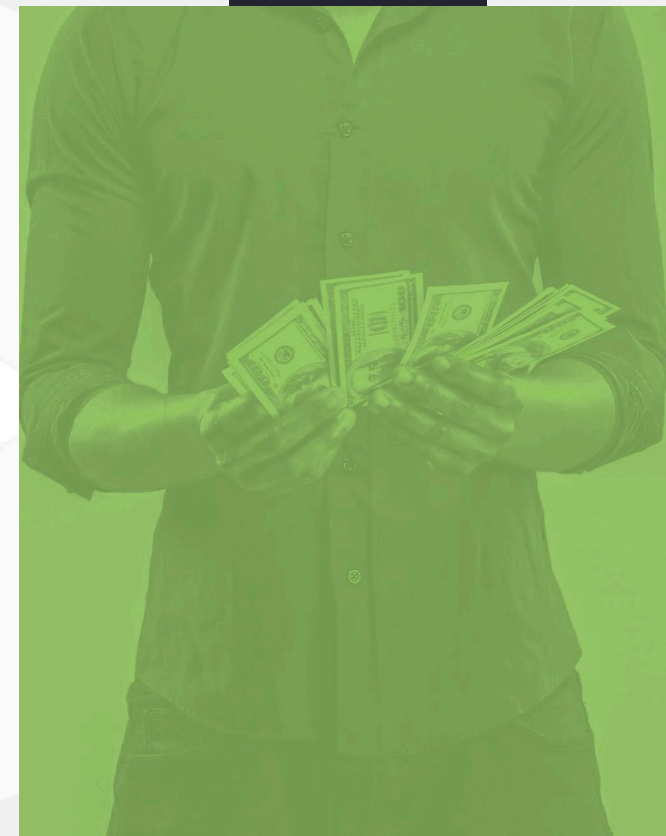
Do you share credit lines between entities?

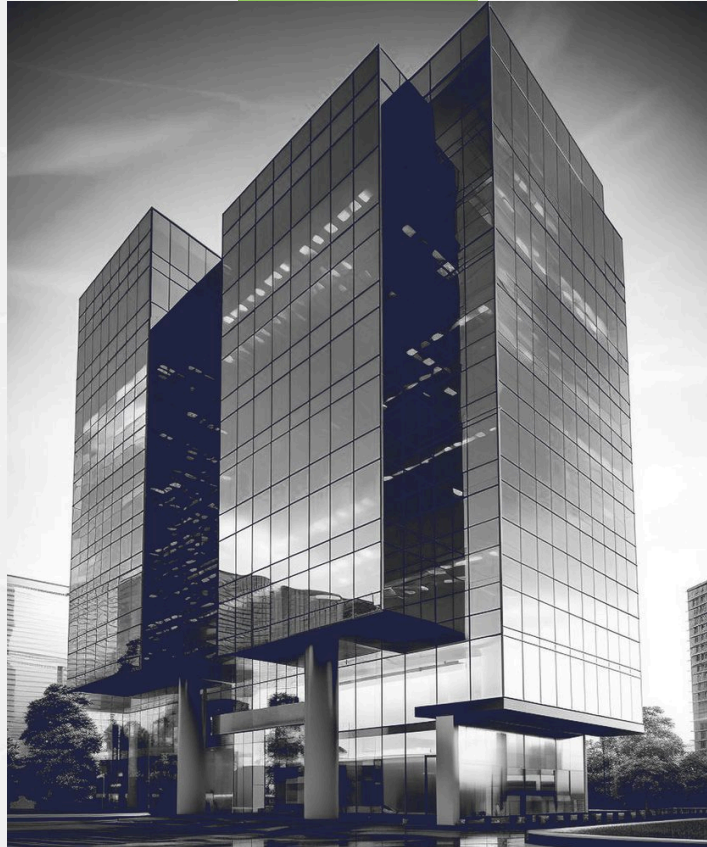
Some lenders allow “parent-child” relationship lines; others keep each entity siloed.



Are there any entity stacking restrictions?

Guidelines around submitting multiple applications across LLCs within short timeframes.





THANK YOU

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Want help using this list?

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