



Credit Reporting Frequently Asked Questions

1. What credit bureaus does Lendistry report to?

Lendistry reports to both consumer and commercial credit bureaus, including:

- **Consumer:** [Experian](#)
- **Commercial:** Small Business Financial Exchange (SBFE), a nonprofit trade association that gathers and shares small business payment data to promote responsible lending and support the small business community. It serves as a centralized hub where financial institutions and other members contribute data about their small business customers, including payment histories and credit behaviors. Learn more at www.sbfe.org.

2. Does Lendistry report to TransUnion and/or Equifax?

Not at this time.

3. Can Lendistry provide me with a copy of my consumer and/or commercial credit report? <Or> How can I check what Lendistry has reported about me?

Lendistry is unable to provide you with a copy of your consumer or commercial credit report.

Consumer

You can request your credit report directly from the three major credit bureaus:

- **Equifax:** www.equifax.com
- **Experian:** www.experian.com
- **TransUnion:** www.transunion.com

Commercial

For commercial credit reports, you can request a copy directly from a major credit bureau:

- **Experian:** www.smallbusiness.experian.com

4. How can I report inaccurate information or suspicion of fraud or identity theft involving a Lendistry account?

- You can submit a dispute directly with Experian at www.experian.com/disputes.
- You can contact Lendistry by calling our Customer Experience Center at (855) 476-5870 or to report suspicion of fraud or identity theft, email idtheftinquiries@lendistry.com and provide Lendistry documentation to substantiate your claim of inaccurate information or your suspicion of fraud or identity theft, for example;
 - For reporting fraud or Identity Theft, provide a copy of;
 - Your government-issued photo ID,





- A completed police report,
- A completed FTC fraud report,
- A completed [IRS Form 14039](#), if tax related fraud or identity theft is suspected,
- Copies of any communication with government agencies (e.g. IRS, Franchise Tax Boards, Courts, etc.),
- And any other supporting documentation relevant to your claim.
- For reporting inaccurate information, provide any documents;
 - Evidencing the inaccuracies
 - Evidencing the correct information

5. Will Lendistry make an inquiry on my credit report?

Yes, Lendistry may make an inquiry on your credit report as part of its lending process. The type of inquiry depends on the stage of the application and the nature of the review:

- **Soft Inquiry:** Lendistry will conduct a soft inquiry during the initial application and may do so periodically during account management. Soft inquiries do not affect your credit score and are only visible to you.
- **Hard Inquiry:** If you proceed with a loan application approval and Lendistry may need to complete an official inquiry, hard inquiry may be performed. Hard inquiries may impact your credit score slightly and are visible to other lenders.

6. How can I check if Lendistry has made an inquiry on my credit report?

You can obtain a copy of the consumer credit report. See Question 3.

7. What if my consumer credit report is frozen?

You will need to unfreeze your consumer credit report upon Lendistry's request.

A credit freeze restricts access to your credit report. If your credit is currently frozen, you can temporarily or permanently lift the credit freeze by contacting each credit bureau listed below. Freezing and unfreezing your credit is FREE.

[Experian](#): (888) 397-3742 | [TransUnion](#): (888) 909-8872 | [Equifax](#): (800) 685-1111

[What to Know about Credit Freezes and Fraud Alerts](#)

