

## DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

### **"What lender use which credit bureau?"**

This section contains the names of which bureau pulls from which credit bureau. Use the information below to maximize your inquiry to loan approval ratio.

EXPERIAN      EQUIFAX      TRANSUNION

RBM OF ATLAN  
Automotive



WELLS FARGO BANK  
All Banks - non specific



TUXEDO PARTNERS  
INC  
Automobile Dealers, New



RED CHECK  
All Others - Business  
Machines, Catering,  
Vending Machines,  
Schools, Aircraft Leasing,  
Railroads, Clubs, Lodges,  
Shopping Centers, Travel  
Agencies



CIC CREDIT  
Finance Reseller



EXPERIAN BUSINESS  
CRED  
Credit Bureaus



DCB LIST.COM (DIRECT BUREAU APPROVALS)  
*Direct Credit Bureau Lender List*

PAYMENTECH  
Credit Card Processors



WELLS FARGO BANK  
All Banks - non specific



WELLS FARGO BANK  
All Banks - non specific



WELLS FARGO BANK  
All Banks - non specific



WESTERN UNION  
FINANCE  
Finance Companies - non  
specific



FIRST DATA  
MERCHANT SV  
Credit Card Processors



WELLS FARGO BANK  
All Banks - non specific



PROTECTION  
SECURITY  
Home Security Company



DCB LIST.COM (DIRECT BUREAU APPROVALS)  
*Direct Credit Bureau Lender List*

FIA CSNA  
All Banks



COMCAST-ATLANTA  
Telephone Companies



ACCREDITED  
Other



DIRECTV  
Miscellaneous Utilities



AT&T SERVICES, INC.  
Telephone Companies



BK OF AMER  
Banks and S&Ls



ON-SITE MANAGER  
INC  
Tenant Screeners  
(Reseller)



CAPITAL ONE BANK  
USA  
All Banks



## DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

CAP ONE  
Banks and S&Ls



BANK OF AMERICA  
Bank Credit Cards



AT&T SERVICES, INC.  
Telephone Companies



THE HERTZ  
CORPORATIO  
Miscellaneous



THE HERTZ  
CORPORATIO  
Miscellaneous

DCB List.Com

LEXISNEXIS/RESIDENT  
DA  
Tenant Screeners  
(Reseller)



EXPERIAN

EQUIFAX

TRANSUNION

WANDA W.  
CROSS ATTOR  
Legal & Related  
Services



## DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

DYNAMIC RS

Other



SPRINT NEXTEL

Telephone

Companies



EXPERIAN

EQUIFAX

TRANSUNION

T-MOBILE

Utilities and fuel



AT&T  
SERVICES, INC.

Telephone

Companies



VERIZON

WIRELESS - D

Telephone

Companies



AT&T

SERVICES, INC.

Telephone

Companies



## DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

CAPITAL ONE  
Auto Financing



CAPITAL ONE  
BANK USA  
All Banks



VERIZON  
WIRELESS  
Wireless  
Telephone Service  
Provider



T-MOBILE  
Utilities and fuel



AT&T  
SERVICES, INC.  
Telephone  
Companies



WELLS FARGO  
CARD SER  
National Credit  
Card Cos.



CREDCO  
Finance, personal



# DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

## Credit Inquiries

This section contains the names of those who obtained a copy of your credit report.

Inquiries remain on your report up to two years.

EXPERIAN

EQUIFAX

TRANSUNION

AMG MOTORS  
INC  
Automobile  
Dealers, Old



MAXIMUM  
AUTO OUTLET  
Automobile  
Dealers, Old



CARMAX  
Auto Financing



WELLS FARGO  
DEALER S  
Auto Financing



CARMAX  
Auto Financing  
Companies



# DCB LIST.COM (DIRECT BUREAU APPROVALS)

## Direct Credit Bureau Lender List

	EXPERIAN	EQUIFAX	TRANSUNION
DISCOVER FINANCIAL S National Credit Card Cos.		✓	
NAVY FEDERAL CU National Credit Card Cos.		✓	
NAVY FCU Credit Unions		✓	✓
CREDIT UNION OF TEXA Credit Unions		✓	
CREDIT UNION OF TEXA Credit Unions 9		✓	
NATIONAL REC Collection services			✓
SEWELL VILLAGE CADIL Automobile Dealers, New		✓	



## DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

NAVY FCU  
Finance other than  
personal



GEACB/AMAZON  
Banks and S&Ls



ONEMAIN FI  
Personal Loan  
Companies



PLAIN GREEN  
Finance, personal



SANTANDER  
AUTO  
Auto Financing



WELLS FARGO  
DEALER S  
Auto Financing



FREEMAN PONT  
Automotive



AMERICAN  
HONDA FINAN  
Auto Financing



## DCB LIST.COM (DIRECT BUREAU APPROVALS)

### *Direct Credit Bureau Lender List*

CAPITAL ONE  
Auto Financing



FIFTH THIRD  
Banks and S&Ls



COAF  
Finance, personal



WESTERN SKY  
Personal Loan  
Companies



CHASE  
Bank Credit Cards



FDNG STE  
Mortgage  
Reporters



CHASE  
Bank Credit Cards



WESTERN SKY  
Personal Loan  
Companies



BANK OF  
AMERICA



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DCB LIST.COM (DIRECT BUREAU APPROVALS)  
*Direct Credit Bureau Lender List*

Bank Credit Cards

GEICOR/TJX DC  
Banks and S&Ls



EXPERIAN

EQUIFAX

TRANSUNION

WELLS FARGO  
BANK  
Bank Credit Cards



FSCR  
Miscellaneous  
Reptg. Agencies



CREDIT PLUS  
Mortgage  
Companies



EECU  
Credit Unions



CHASE  
All Banks



CAPITAL ONE  
Auto Financing



DCB LIST.COM (DIRECT BUREAU APPROVALS)  
*Direct Credit Bureau Lender List*

ALLY  
FINANCIAL  
Auto Financing



SANTANDER  
CONSUMER U  
Auto Financing



FIFTH THIRD  
Banks and S&Ls



COAF  
Finance, personal

VANDERGRIFF  
Automotive

DCB List.Com



JPMORGAN  
CHASE BANK  
All Banks



CALIFORNIA  
REPUBLIC  
All Banks



WELLS FARGO  
DEALER S  
Auto Financing



DCB LIST.COM (DIRECT BUREAU APPROVALS)  
*Direct Credit Bureau Lender List*

JPMORGAN  
CHASE BANK  
All Banks



EECU  
Credit Unions



WFDS  
Auto Financing  
Companies



WFDS/WDS  
Finance other than  
personal



CONN CREDIT  
CORP  
Sales Financing



BIUSA  
Miscellaneous  
Reptg. Agencies



CR TECHINC  
Mortgage  
Reporters



MACYS/DSNB



## DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

Department And  
Variety Stores -  
non specific

KOHL'S/CAPONE  
Complete Dept.  
Stores



FORT WORTH  
TELCO CR UN  
Credit Unions



AT & T  
SERVICES INC  
Telephone  
Companies



RPI-LD  
Miscellaneous  
Reptg. Agencies



EXPERIAN

EQUIFAX

TRANSUNION

LEXISNEXIS  
Miscellaneous  
Reptg. Agencies



ACS  
EDUCATION  
SERVIC  
State



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DCB LIST.COM (DIRECT BUREAU APPROVALS)  
*Direct Credit Bureau Lender List*

SALLIE MAE  
Finance, personal



AT & T  
SERVICES INC  
Telephone  
Companies



AT&T  
SERVICES, INC.  
Telephone  
Companies



DCB List.Com

EXPERIAN

EQUIFAX

TRANSUNION

TIME WARNER  
CABLE -  
Miscellaneous  
Utilities



DOMINO  
REALTY MGT CO  
Property And  
Property  
Management  
Companies



BRCLYSBANKDE  
Banks and S&Ls



DCB LIST.COM (DIRECT BUREAU APPROVALS)  
*Direct Credit Bureau Lender List*

BANK OF  
AMERICA  
Bank Credit Cards



RBS/CITIZENS  
BANK  
All Banks



CHASE  
Bank Credit Cards



AMEX  
Bank Credit Cards



CAP1/BEST BUY  
National Credit  
Card Cos.



CHASE  
Bank Credit Cards



EXPERIAN

EQUIFAX

TRANSUNION

OLD UNION FI  
Finance,  
personal





## DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

CBNA  
Bank Credit  
Cards



COMCAST  
CABLE  
HOUSTO  
Miscellaneous  
Utilities



WELLS FARGO  
BANK



All Banks - non  
specific

MIDWST  
FIDEL  
Collection  
services



WELLS FARGO  
BANK  
All Banks - non  
specific



SPRINGLEAF  
FIN SRVCS  
Personal Loans  
Cos.



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DCB LIST.COM (DIRECT BUREAU APPROVALS)  
*Direct Credit Bureau Lender List*

WELLS FARGO  
BANK  
Bank Credit  
Cards



WELLS FARGO  
BANK  
All Banks - non  
specific



CAPITALONE  
Bank Credit  
Cards



HSBC NV  
Banks and S&Ls



CAPITAL ONE  
All Banks



UNIV GUARD  
A  
Finance,  
personal



ONEMAIN



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# DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

FINANCIAL  
Personal Loans  
Cos.

EXPERIAN

EQUIFAX

TRANSUNION

SALLIE MAE  
Finance, personal



CHASE BANK NA  
Bank Credit Cards



WEX, INC.  
All Banks - non  
specific



ON-SITE MANAGER  
INC  
Tenant Screeners  
(Reseller)



CHASE BANK NA  
Bank Credit Cards



CAPTL ACCESS  
Finance, personal



AT & T SERVICES  
INC  
Telephone Companies



CAPTL ACCESS  
Finance, personal



## DCB LIST.COM (DIRECT BUREAU APPROVALS)

### *Direct Credit Bureau Lender List*

OFF LEASE ONLY  
INC  
Automobile Dealers,  
Old



CAPITAL ONE  
Auto Financing



WELLS FARGO  
DEALER S  
Auto Financing



CARMAX  
Auto Financing  
Companies



SANTANDER  
CONSUMER USA  
Finance Companies -  
non specific



COAF  
Finance, personal



CREDCO  
Miscellaneous Reptg.  
Agencies



ONEMAIN  
FINANCIAL  
Personal Loans Cos.



PEARL CAPITAL  
Bulk Purchase Finance  
- General



ON DECK CAPITAL  
Personal Services



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## DCB LIST.COM (DIRECT BUREAU APPROVALS)

### *Direct Credit Bureau Lender List*

(Non-Medical) - non  
specific

ACRANET/CAPITAL  
STACK  
Personal Loan  
Companies



EXPERIAN  
BUSINESS CRED  
Credit Bureaus



GEICORB/LOWE'S  
BRC  
Miscellaneous



CAP1/BEST BUY  
National Credit Card  
Cos.



CAPTAL ACCESS  
Finance, personal



BIRD SVCS  
Real estate and public  
accommodations



MARLIN  
Equipment Leasing



LSE PROC CTR  
Finance, personal



WF EQUIPMENT  
FINANCE  
All Others - Business  
Machines, Catering,  
Vending Machines,



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## DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

Schools, Aircraft  
Leasing, Railroads,  
Clubs, Lodges,  
Shopping Centers,  
Travel Agencies

CAPITAL ONE  
BANK USA  
All Banks



CAP ONE  
Banks and S&Ls



PNC BANK  
All Banks - non  
specific



PNC BANK  
All Banks - non  
specific



LARA'S TRUCKS,  
INC.  
Automobile Dealers,  
New



ASHRO  
Mail Order Firms



GECRB/BELK  
Complete Department  
Stores



PNC BANK  
All Banks - non  
specific



WELLS FARGO



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# DCB LIST.COM (DIRECT BUREAU APPROVALS)

## Direct Credit Bureau Lender List

### DEALER S

Auto Financing

CAPITAL ONE

Auto Financing



SANTANDER AUTO

Auto Financing



AMERICAN CREDIT

ACCE

Auto Financing



COAF

Finance, personal



AVIS BUDGET CAR  
RENT

Miscellaneous



GEORGIA'S OWN  
CREDIT

Credit Unions



NEWLOGIC BUS

LOANS/CAN

Finance Companies -  
non specific



ADVANCEME

INC/CAN

Finance Companies -  
non specific



CAPTL ACCESS

Finance, personal



## DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

TRULIANT  
FEDERAL CRE  
Miscellaneous



REAGIN LG  
Other



CAP1/BEST BUY  
National Credit Card  
Cos.



CAPITAL ONE  
AUTO FIN  
Auto Financing  
Companies



CAPITAL ONE  
AUTO FIN  
Auto Financing  
Companies



CAPITAL ONE  
AUTO FIN  
Auto Financing  
Companies



APD/HENNESSY  
CADILLAC  
Automobile Dealers,  
New



EXPERIAN

EQUIFAX

TRANSUNION

FINGERHUT/WEBBANK  
Mail Order Firms



FIRST PREMIER BANK



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## DCB LIST.COM (DIRECT BUREAU APPROVALS)

### *Direct Credit Bureau Lender List*

#### All Banks

C I G FINANCIAL  
Personal Loans Cos.



WELLS FARGO  
DEALER S  
Auto Financing



REGIONAL  
ACCEPTANCE  
Personal Loans Cos.



SAFCO  
Auto Financing



EXETER FIN  
Finance, personal



SANTANDER  
CONSUMER USA  
Finance Companies - non  
specific



SAFCO  
Finance, personal



FLAGSHIP CRE  
Finance, personal



DELRAY BUICK  
Automotive



AUTO FINANCE DIV OF  
AC  
Auto Financing Companies



## DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

ADP/MAROONE FORD  
Automobile Dealers, New



WEBBANK/BML  
Finance, personal



T-MOBILE  
Utilities and fuel



BCO DE RESER  
Banks and S&Ls



VERIZON WIRELESS  
Wireless Telephone  
Service Provider



AMERICAN EXPRESS  
All Banks - non specific



CYNERGY DATA LLC  
Equipment Leasing



FDCS/PNC MERCHANT  
SVC  
Credit Card Processors



NA BANCARD ACQ  
Miscellaneous



AMERICAN EXPRESS  
All Banks - non specific



NA BANCARD ACQ  
Credit Card Processors



## DCB LIST.COM (DIRECT BUREAU APPROVALS)

### *Direct Credit Bureau Lender List*

PAYMENTECH  
Credit Card Processors



TOTAL MERCHANT  
SERVICE  
Credit Card Processors



LEASE CORP OF  
AMERIC  
Finance Companies - non  
specific



MERCEDES BENZ OF  
POM  
Automobile Dealers, New



CREDIT  
PLUS/AMERICAN H  
Mortgage Brokers



RICK CASE HONDA  
Automobile Dealers, New



COMCAST - LAKE  
COUNT  
Telephone Companies



DEFENDER SECURITY  
Services, Not Elsewhere,  
Etc.



DIRECTV LLC  
Cable TV Providers



DIRECTV  
Miscellaneous Utilities



## DCB LIST.COM (DIRECT BUREAU APPROVALS)

*Direct Credit Bureau Lender List*

OFFICEDEPOT/CBNA  
Miscellaneous



MERCEDES BENZ- FT.  
L  
Automobile Dealers, New



ROADLOANS  
Auto Financing



CAPITAL ONE BANK  
USA  
All Banks



CAP ONE  
Bank Credit Cards



RPI-LD  
Miscellaneous Reptg.  
Agencies



CAPITAL ONE  
Auto Financing



NCO FINANCIAL  
SYSTEMS  
Mortgage Reporters



WELLS FARGO BANK  
NEVAD  
Bank - Mortgage  
Department

