

FORZA CAPITAL

GLOBAL STRENGTH

LISTA SECRETA DE PRESTAMISTAS

Bienvenido a la lista secreta que los
bancos nunca te dejarían ver.

A continuación se presenta una lista de
prestamistas y agencias de crédito de
las que obtienen información, basada
en lo que hemos observado con
nuestros clientes y nuestra propia
experiencia.



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GLOBAL STRENGTH

NAME OF LENDER	CREDIT BUREAU	MINIMUM SCORE CREDIT
AMEX	EXPERIAN	
BANK OF AMERICA	EQUIFAX	
BARCLAY CARD APPLE REWARDS	EXPERIAN	720+ \$3.500
BMW FINNANCIAL SERVICES	EXPERIAN	
BMW FINNANCIAL SERVICES	EXPERIAN	695+ \$50.000 LEASE
CAPITAL ONE AUTO FINANCE	EXPERIAN EQUIFAX	
CAPITAL ONE AUTO FINANCE	EXPERIAN	650+ \$30.000 WITH PROOF OF INCOME

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CAPITAL ONE BANK CREDIT CARDS	EQUIFAX TRANSUNION	
CAPITAL ONE VENTURE	EXPERIAN TRANSUNION	650+ \$5.000
CAPITAL ONE QUICKSILVER 1	EXPERIAN	600+ \$500
CAPITAL ONE VENTURE	EXPERIAN	680+ \$20.000 WITH 2 AU'S 10.000 EACH
CAR SMART	TRANSUNION	
CARMAX	EXPERIAN EQUIFAX TRANSUNION	
CENTRIC CREDIT UNION VISA	EXPERIAN	530+ \$500

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NAME OF LENDER	CREDIT BUREAU	MINIMUM SCORE CREDIT
CHASE BANK	EQUIFAX EXPERIAN	
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

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CHASE UNITED EXPLORER	EXPERIAN	720+ \$19.500
CHASE	EXPERIAN	750+ \$10.000
CITYBANK BEST BUY	EQUIFAX	
CITI AMERICAN AIRLINES PLATINUM	EXPERIAN	720+ \$6.500
CITI DOUBLE CASH	EXPERIAN	720+ \$6.800
CITI THANKYOU PREMIERE	EXPERIAN	720+ \$6.800
CITIZEN'S BANK LOCATION SPECIFIC	EQUIFAX	

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COMMUNITY FIRST CREDIT UNION	EQUIFAX REGION SPECIFIC	
COMMUNITY	TRANSUNION EQUIFAX	
CREDCO AUTO RESELLER	EXPERIAN TRANSUNION	
CHR Y SLER 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

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DIGITAL CREDIT UNION DCU PERSONAL LOAN	EXPERIAN	700+ \$26.000
DIGITAL CREDIT UNION DCU AUTO LOAN	EXPERIAN	700+ \$25.000 WITH PROOF OF INCOME
DIREC TV	EQUIFAX	
DISCOVER CARD	EQUIFAX TRANSUNION	
DISCOVER IT	EXPERIAN	620+ RANGE \$1.500 - \$5.500
DRIVE FINANCE AUTO FINNANCING	TRANSUNION	

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ELAN FINANCIAL	EQUIFAX	
FIFTH THIRD BANK	TRANSUNION	
FIA AMEX FIDELITY AMERICAN EXPRESS	EXPERIAN	740+ \$9.000
FIDELITY AMEX INVESTMENT REWARDS	EXPERIAN	720+ \$12.500
VISA SIGNATURE CARD	EXPERIAN	750+ \$7.500
FNBO SAVINGSTAR AMEX	EXPERIAN	650+ \$1.000

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FNBO / NRA	EXPERIAN	740+ \$8.500
FIRST CHOICE BANK PRIMER VISA	TRANSUNION EXPERIAN EQUIFAX	
FIRST DATA MERCHAT SERVICES	CREDIR CARD MERCHAT ACCOUNT PROCESSOR	
GREATER TEXAS FCU	EXPERIAN	620+ \$27.000
HERTZ CORPORATION	EQUIFAX	620+ RANGE \$1.500 - \$5.500
HOME DEPOT	EXPERIAN	650+ ?
HSBC	TRANSUNION	

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JARED / STERLING	EXPERIAN	600+ \$1.500
JCB MARUKAI PREMIUM CALIFORNIA	EXPERIAN	750+ \$5.000WITH PROOF OF INCOME
JCREW COMENITY	EXPERIAN	600+ \$750
JP MORGAN CHASE BUSINESS	TRANSUNION	CHEXSYSTEMS
KOHL'S	EXPERIAN	560+ \$300
LEXUS FINANCIAL SERVICES	EXPERIAN	690+ \$90.000 WITH LEASE

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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
NAVY FEDERAL CREDIT UNION	BUSINESS TRANSUNION	

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NORDSTROM	EXPERIAN	620+ \$1.000
ONEMAIL FINANCIAL	EQUIFAX	
OVERSTOCK COMMUNITY BANK	WILL START EXPERIAN BUSINESS FILE	640+ \$2.200
PEX CARD	EXPERIAN	
PNC BANK	EXPERIAN	750+ \$10.000
PROSPER	EXPERIAN	640+ \$15.000
CITIZEN'S BANK / RED CHECK	EQUIFAX	

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RESTORATION HARDWARE	EXPERIAN	700+ \$2.000
ROAD LOANS	EQUIFAX	
SAM'S CLUB	EXPERIAN	660+ \$700
SCHOOLFIRST FCU	EXPERIAN	660+ \$12.000
SPRINT NEXTEL	EQUIFAX	
SPORTSMAN COMENITY BANK	EXPERIAN	680+ \$2.500
SUNTRUST BANK	TRANSUNION	
STASH	EXPERIAN	
TD SIGNATURE VISA	EXPERIAN	700+ \$5.000

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TEMPUR PEDIC WELLS FARGO FINANCIAL NATIONAL BANK	EXPERIAN	745+ \$5.000
TD BANK	EXPERIAN	
T-MOBILE	EQUIFAX TRANSUNION	660+ \$700
TRUE VALUE COMENITY BANK	EXPERIAN	640+ \$350
USAA	EQUIFAX	
VERIZON WIRELESS	EQUIFAX EXPERIAN	
VYSTAR	EQUIFAX REGION SPECIFIC	
VICTORIA'S SECRET	EXPERIAN	

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WELLS FARGO BANK	EXPERIAN	
WELLS FARGO CREDIT CARDS	EQUIFAX	
WELLS FARGO AUTO FINANCE	EQUIFAX EXPERIAN	

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NAME OF LENDER

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

GENERAL ELECTRIC CAPITAL RETAIL BANK

JOHN DEERE FINANCIAL

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NAME OF LENDER

KENBA FINANCIAL CU

LAKE MICHIGAN CU

LENDING CLUB

MAZUMA CU (JOIN HARRY'S TRUMAN LIBRARY & MUSEUM)

MERCEDES BENZ CREDIT CORP

MERRICK BANK

MICHIGAN FIRST CUPNC

REGION BANK

RBCFU BANK

STATE FARM

SYNCHRONY BANK

UMB

U.S BANK VW

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BRAND'S AND STORE CARDS TRANSUNION BASED

AMAZON STORE (SYNCHRONY AND CHASE)

AMERICAN EAGLE (SYNCHRONY)

AMERIPRISE (BARCLAYS)

ASHLEY FURNITURE (SYNCHRONY)

BANANA REPUBLIC (SYNCHRONY)

BELK (SYNCHRONY)

BABIES R US (SYNCHRONY)

BARCLAYS CARD ARRIVAL

BJ'S BARCLAYS

BRIDGESTONE (CFNA)

CHEVRON (SYNCHRONY)

DILLARD'S (SYNCHRONY)

EBAY (GECRB)

FIRESTONE (CITY BANK)

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BRAND'S AND STORE CARDS TRANSUNION BASED

GAP (SYNCHRONY)

GOLFSMITH (SYNCHRONY)

GUIDE DOGS (UMB)

H.H.GREGG (SYNCHRONY)

HOOTERS (MERRICK BANK)

JCPENNEYS (SYNCHRONY)

LINUX (UMB)

L.IBEAN BARCLAYS

OLD NAVY(SYNCHRONY)

PAYPAL (SYNCHRONY)

PRICELINES BARCLAYS

QVC (SYNCHRONY)

ROOMS TO GO (SYNCHRONY)

SALLIE MAE BARCLAYS

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BRAND'S AND STORE CARDS TRANSUNION BASED

SAM'S CLUB (SYNCHRONY)

TEXACO (SYNCHRONY)

TJX (SYNCHRONY)

TOYS R US (SYNCHRONY)

TRAVELOCITY (BARCLAYS)

UPROMISE (BARCLAYS)

US AIR (BARCLAYS)

WALMART (SYNCHRONY)

WILLIAMS SONOMA (BARCLAYS)

Tu ubicación geográfica puede influir en qué agencia de crédito un prestamista consultará. Esta lista es una recopilación de lo que hemos observado con nuestros clientes que viven en diferentes lugares de los Estados Unidos. Los bancos cambian sus políticas de vez en cuando, así que si notas que algo ha cambiado, ¡háznoslo saber!

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