



# Empower your consumers with credit-building accounts that support their financial future

*With Array's BuildCredit Account, you can empower your consumers to build credit with all three bureaus while supporting their financial future. We'll take care of the legal and compliance requirements.*

Over 106M Americans either have no credit record, no credit score, or a subprime credit score<sup>1</sup>—limiting their financial opportunities. With a 3x increase in demand for credit-building tools over the past 5 years,<sup>2</sup> Array's BuildCredit Account enables you to help these underserved groups—without the cost or complexity of building a solution in-house.



## Gain access to a wider base of consumers

who are eager to establish and build their credit history



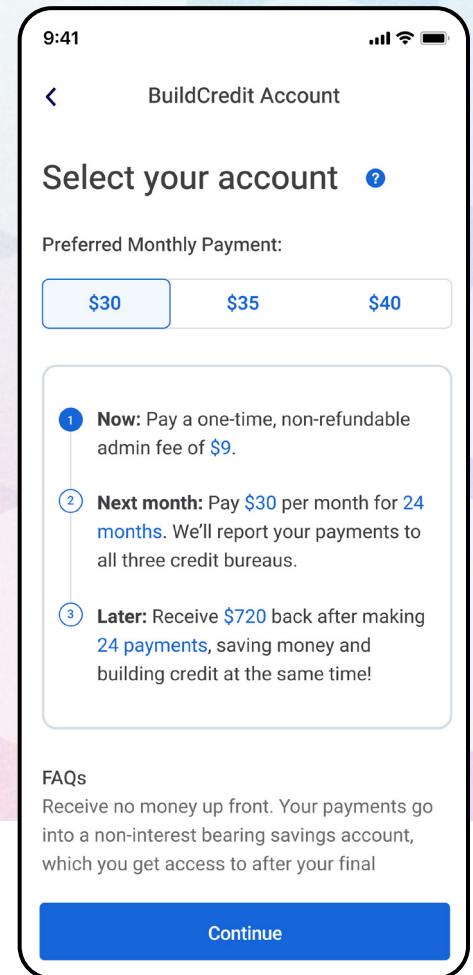
## Retain and attract a base of loyal consumers

by offering an accessible way to improve their credit score



## Generate revenue via customizable rates and favorable revshare

that can match your target market, use cases, and revenue goals



### ✓ Seamless implementation

Easily add BuildCredit Account into your experience with a few lines of code. Be up and running in weeks.

### ✓ Flexible rates

Get the best pricing with customizable rates to fit your needs.

### ✓ Stay informed

Receive alerts when consumers achieve a credit score level you specify.<sup>3</sup>

## Get started today.

To learn more about how you can easily empower consumers to build their credit, contact us at [sales@array.com](mailto:sales@array.com).

<sup>1</sup> Oliver Wyman, 2022; Experian, 2022

<sup>2</sup> The Financial Brand | Interest in Credit Builder Loans Overtime | 2021

<sup>3</sup> When combined with Array's My Credit Manager

# How does BuildCredit Account work for your users?

*Array handles everything from state licensing, regulatory compliance, identity verification and underwriting, loan servicing, and customer support.*

1

## Sign up for an installment loan

Your user signs up for an installment loan and selects terms that work for them based on their preferred monthly payment and affordability.

2

## Set up automatic payments

Your user sets up automatic payments to build strong credit habits and watches as their scores transform over time.

3

## Accumulate savings

Funds are held in an FDIC insured account and transferred to the user at the end of the loan.

4

## Credit history established

Your user establishes their credit history and is now ready for the next step in their financial journey.

*Borrowers<sup>4</sup> with a starting score of 560 can see an average increase of 60 points<sup>5</sup>*

## Impact by the numbers

**22,000**

applications started in 2024

**89%**

approval rate for 2024

**28%**

application funded rate in 2024

**\$1,500**

Average loan size

**11.62%**

Average interest rate

**24 months**

Average terms

