



NEWS RELEASE

MeridianLink and ScoreNavigator Announce Strategic Partnership to Enhance Credit Analysis Capabilities

2024-11-21

Partnership Advances Credit Analysis and Decision Making in Mortgage Lending

COSTA MESA, Calif.--(BUSINESS WIRE)-- **MeridianLink, Inc.** (NYSE: MLNK), a leading provider of modern software platforms for financial institutions and consumer reporting agencies (CRAs), has partnered with **ScoreNavigator® , Inc.**, a provider of an advanced credit report analysis tool designed to help consumers better understand and manage their finances. Through this partnership, ScoreNavigator integrates with MeridianLink® **Mortgage Credit Link™ (MCL)**. The integration delivers powerful new solutions to CRAs and mortgage lenders, enabling them to better serve their customers.

This partnership represents progress in advancing credit analysis and improvement within the mortgage lending sector. Through the ScoreNavigator integration, MCL users can track and monitor score changes based on applicant actions. This innovative functionality provides lenders with a more efficient screening software solution by supplying a communication platform to help increase the lender's opportunities for application approval and provision competitive lending terms.

"As financial institutions increasingly seek out faster, more efficient methods of assessing applicant creditworthiness and look to provide resources to their consumers that can help improve credit scores, ScoreNavigator has emerged as an innovative industry leader," said Megan Pulliam, SVP of **MeridianLink® Marketplace**. "Our partnership with ScoreNavigator represents a significant step forward in our commitment to providing top-tier credit analysis solutions to our customers."

The integration of ScoreNavigator into MeridianLink's platform has undergone extensive testing with leading CRAs,

including CIC and Advantage Credit, providing for a seamless experience and powerful capabilities from day one.

“CIC Credit is excited to offer this innovative, modern credit analysis solution from ScoreNavigator to our lender community,” said Mike Thomas, chief operating officer at CIC Credit. “The ScoreNavigator solution takes a fresh look at consumer credit score improvement and enables us to provide a more comprehensive suite of products to our lenders.”

Providing financial literacy resources to applicants during key financial moments enhances the consumer experience and offers valuable support. Institutions that deliver relevant materials at the right time—particularly through powerful automated engagement tools — can strengthen consumer relationships and boost retention.

“ScoreNavigator provides the tools for lenders to better understand consumer creditworthiness and consumers to better manage their credit,” said Rusty Bresse, chief executive officer of ScoreNavigator. “We look forward to partnering with MeridianLink and working with lenders to expand financial freedom and open up significant benefits for consumers, institutions, and fintech partners alike.”

ABOUT MERIDIANLINK

MeridianLink® (NYSE: MLNK) empowers financial institutions and consumer reporting agencies to drive efficient growth. MeridianLink’s cloud-based digital lending, account opening, background screening, and data verification solutions leverage shared intelligence from a unified data platform, MeridianLink® One, to enable customers of all sizes to identify growth opportunities, effectively scale up, and support compliance efforts, all while powering an enhanced experience for staff and consumers alike.

For more than 25 years, MeridianLink has prioritized the democratization of lending for consumers, businesses, and communities. Learn more at www.meridianlink.com.

ABOUT SCORENAVIGATOR

As one of the most sought-after online credit report providers, **ScoreNavigator's** goal is to enhance the quality of its customers' lives by not only improving, but also maximizing their financial and credit worthiness. Ultimately, this goal helps the public to build confidence, while shielding its members from the complexities of financial and credit wellness.

The company, headquartered in Georgia, was founded in 2007 by Rusty Bresse. Bresse pioneered the first 24/7 online credit and financial wellness company combined with the necessary financial and credit education, allowing consumers and lenders to work together to become better-informed borrowers and loan decision-makers.

PRESS CONTACT

Sydney Wishnow

meridianlinkPR@clyde.us

(508) 808-9060

INVESTOR RELATIONS CONTACT

Gianna Rotellini

InvestorRelations@meridianlink.com

(714) 332-6357

Source: MeridianLink, Inc.