



## CIS Summary

[CIS](#) is an independently owned, national Credit Reporting Agency (CRA) with corporate headquarters located in Allamuchy, NJ. Started in 1986, CIS has grown to be one of the leading independent CRAs in the nation. In 2001 CIS opened a production center in Portland, Oregon and one in Baltimore, Maryland in 2006. In 2014 CIS opened a regional sales office in Chicago, Illinois.

Each production center has a full customer service, sales and support staff and both the Corporate and Oregon offices house [4506-T](#) processing departments. The accounting, compliance and marketing departments are located in the Corporate office. Production centers on each coast provide both extended customer service coverage and greater redundancy for business continuity. Secure, encrypted cloud-based products and services enable CIS to efficiently distribute client requests and phone calls, delivering industry leading response time.

CIS commitment to personalized, high quality service has resulted in continued growth, with CIS serving a client presence in all 50 states. The CIS mission of delivering “Solutions for Your Success” is proven by CIS leading the CRA industry with new tools and integrations that address dynamic market need. Examples include tri-bureau [Undisclosed Debt Notifications](#), [Automated Asset Verification](#) (Verification of Deposit), direct integration with The Work Number for instant fulfillment of [Verification of Employment](#) requests, and integrations with leading loan-origination systems. These enhancements were first-to-market, giving CIS clients a competitive advantage.

As a CRA, CIS is regulated by the three credit bureaus: TransUnion, Experian and Equifax. Additionally, the Consumer Financial Protection Bureau and the Federal Trade Commission oversee and enforce the FCRA within the industry, regulating credit reporting and work completed for consumers. CIS is audited annually by each of the three credit bureaus and consistently excels in all areas of compliance. All CIS staff is FCRA certified and provided with continuing education. CIS offers training content to clients through webinars and onsite seminars.

[CIS screening](#) offers clients a competitive advantage, delivering background investigation reports for employment screening and tenant needs, leveraging the CIS expertise in delivering FCRA-regulated data. CIS was a founding member of the National Consumer Reporting Association (NCRA), the premier trade association for the CRA industry. In 2014, Nancy Fedich, former CIS CEO, was honored as the longest-serving NCRA board member and past President. CIS President & CEO, Michael R. Brown, served as the 2015 President of NCRA. [CIS celebrated 30 years in business in 2016!](#)

CIS is a member of Mortgage Bankers Association, local chapters of mortgage professionals and lenders nationwide, and the National Association of Professional Background Screeners.

For more on CIS products, solutions & settlement services, go to [www.cisinfo.net](http://www.cisinfo.net).  
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