For Credit Unions

CUSTOMER ANNOUNCEMENT

CUA 2026-05 | Sept. 18, 2026

Arch MI Accepts VantageScore 4.0 Credit Model

Effective immediately, Arch Mortgage Insurance Company (Arch MI) will accept loans using the VantageScore® 4.0 credit score model from all customers that are operationally ready to use it. Details are provided below.

What is VantageScore 4.0?

VantageScore 4.0 (VS4) is a credit score model that uses trended credit data and other information, such as rental payment history, which traditional models have not historically considered. After a limited rollout, Fannie Mae and Freddie Mac expanded VS4 availability to all approved lenders for eligible loans underwritten through Desktop Underwriter® (DU®) or Loan Product Advisor® (LPA®).

Arch MI Accepts VS4 for All Loan Programs

Loans using VS4 are eligible for all Arch MI programs, whether underwritten through DU or LPA or manually underwritten. Loans utilizing VS4 must meet all currently published guidelines, including minimum credit score requirements.

Credit Report Requirements

- The credit report must meet current Agency requirements.
- The same credit score model must be used for all members on a loan.
- Credit unions may select the credit score model on a loan-by-loan basis, provided the selected model is applied consistently to all members on the transaction.

Loan Representative Credit Score

- There are no changes to Arch MI's representative credit score methodology.
- There are no changes to Arch MI minimum credit score requirements.

Arch MI Systems

Arch MI systems have been updated to accept the VS4 credit score model from all credit unions operationally ready to use VS4.

Credit unions must indicate the representative credit score model and credit score used to underwrite and price the transaction.

If a credit union's loan origination system (LOS) does not yet support VS4 for MI quotes and orders, Arch MI's web portals provide an alternative in the interim. MI quotes can be ordered through Arch MI RateStar®, and VS4 MI orders can be submitted through Arch MI **CONNECT**. The Arch MI Commitment and RateStar® quote will identify the model used for the underwriting decision and pricing. If no model is specified in the submission, the loan will be treated as a Classic FICO® loan.

Credit unions whose LOS does not yet support VS4 may submit applications for non-delegated MI on loans where VS4 is utilized for underwriting and pricing through their LOS or **CONNECT**. Arch MI will update the credit score model and representative credit score once the loan files are reviewed.

The Arch MI Credit Union Underwriting Manual will be updated in a future release.

If you have any questions about this announcement, contact your Arch MI Account Manager.

If you have questions about system capabilities, first contact your LOS System Administrator, then contact your Arch MI Account Manager or Customer Service for additional information.

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