

New Credit Reporting Partner: Zego + Self.

What you need to know:

- **Zego's partnership with LevelCredit ends May 13** and is being replaced by a new partnership with **Self Financial, Inc.**, the top-rated credit-building platform.
- Residents' LevelCredit tradelines will be closed **in good standing**.
- **No action is required from your team** – **Zego** will handle all resident notifications and support.
- Rent collection via Zego remains **unchanged**.

Benefits for your residents:

- Free rent reporting to **all three credit bureaus**.
- Option to report **utilities and cell phone bills** to TransUnion.
- Access to **Lookback reporting**, monthly score updates, and live chat.
- Additional credit-building tools via **Self**.

Feature	LevelCredit	Self Free Rent Reporting
Reports to Credit Bureaus	✓ TransUnion ✓ Experian ✗ Equifax	✓ TransUnion ✓ Experian ✓ Equifax
Level Up - Utility & Cell Phone Payments	✗ No	✓ Yes Upgrade \$6.95/mo for cell phone, electric, gas, and water
Lookback Reporting for Rental Payments	✓ Up to 24 months One-time fee \$49.95	✓ Up to 24 months One-time fee \$49.95
Lookback Reporting for Utility Payments	✗ No	✓ Yes
Access to Additional Credit-Building Products	✗ No	✓ Yes (via Self)
Monthly Credit Score Updates	✗ No	✓ Yes
Live Chat	✗ No	✓ Yes

Frequently Asked Questions

What is Zego + Self Credit Reporting?

Zego has partnered with Self, a credit-building platform that reports rent payments to the credit bureaus to help residents build credit.

Do residents need to enroll?

Yes, residents will receive an invitation from Zego to create a Self account and begin reporting. Here is the link to join.

Is Self credit reporting free?

Yes, credit reporting is free. Optional upgrades (like utility reporting) are available for \$6.95/month.

How does Zego work with Self?

Zego shares verified rent payment info with Self. Self then reports those payments to the credit bureaus on the resident's behalf.

What payments are reported?

Rent payments made via the Zego platform (ACH, debit/credit card) are eligible.

Are other payments reported (utilities, cell)?

Yes—if residents opt in, Self can report utilities and cell phone bills to **TransUnion**.

Why should residents opt in?

Credit bureaus recognize rent tradelines as valid credit data, helping residents establish or improve credit history—especially helpful for thin credit files.

What if residents pay different amounts each month?

No problem! Self will still report verified payments regardless of amount changes.

When will payments appear on credit reports?

Usually within 30 days of the verified payment being shared with Self.

How will payments appear on the report?

As a tradeline showing consistent, positive rent history under Self's data.

What if there's a reporting error?

Residents should contact Self at rentandbills@self.inc or visit <https://www.self.inc/contact>.