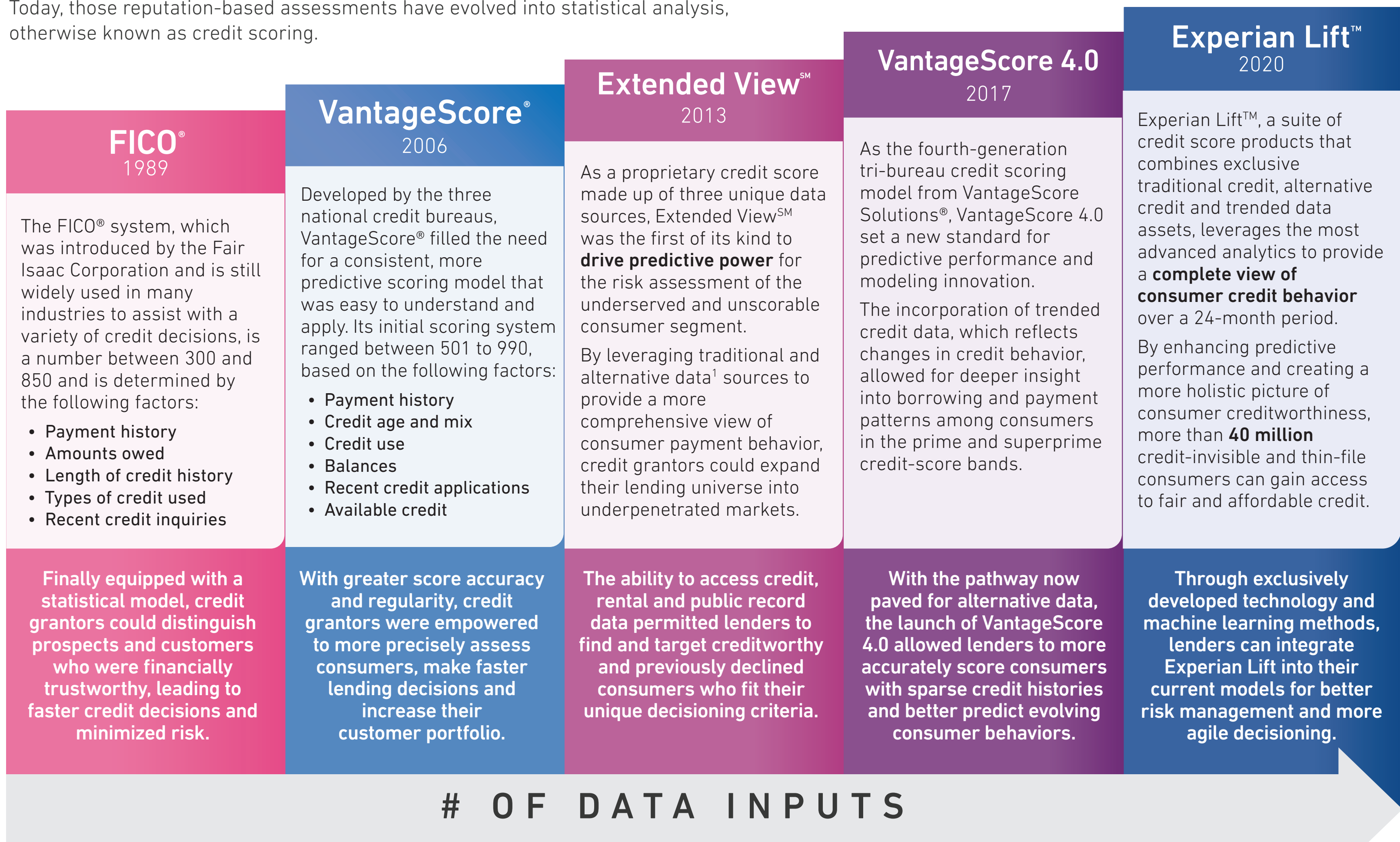


# The evolution of credit scoring (and what it means for you)

Credit scores are one of the most important numbers in a consumer's life, affecting their ability to acquire a loan or a line of credit. Before risk models, lenders assessed consumers based on factors such as word-of-mouth and home visits. Today, those reputation-based assessments have evolved into statistical analysis, otherwise known as credit scoring.



Interested in learning more? Call 855 339 3990 to speak with a representative.

<sup>1</sup> When we refer to "Alternative Credit Data," this refers to the use of alternative data and its appropriate use in consumer credit lending decisions, as regulated by the Fair Credit Reporting Act. Hence, the term "Expanded FCRA Data" may also apply in this instance and both can be used interchangeably.