

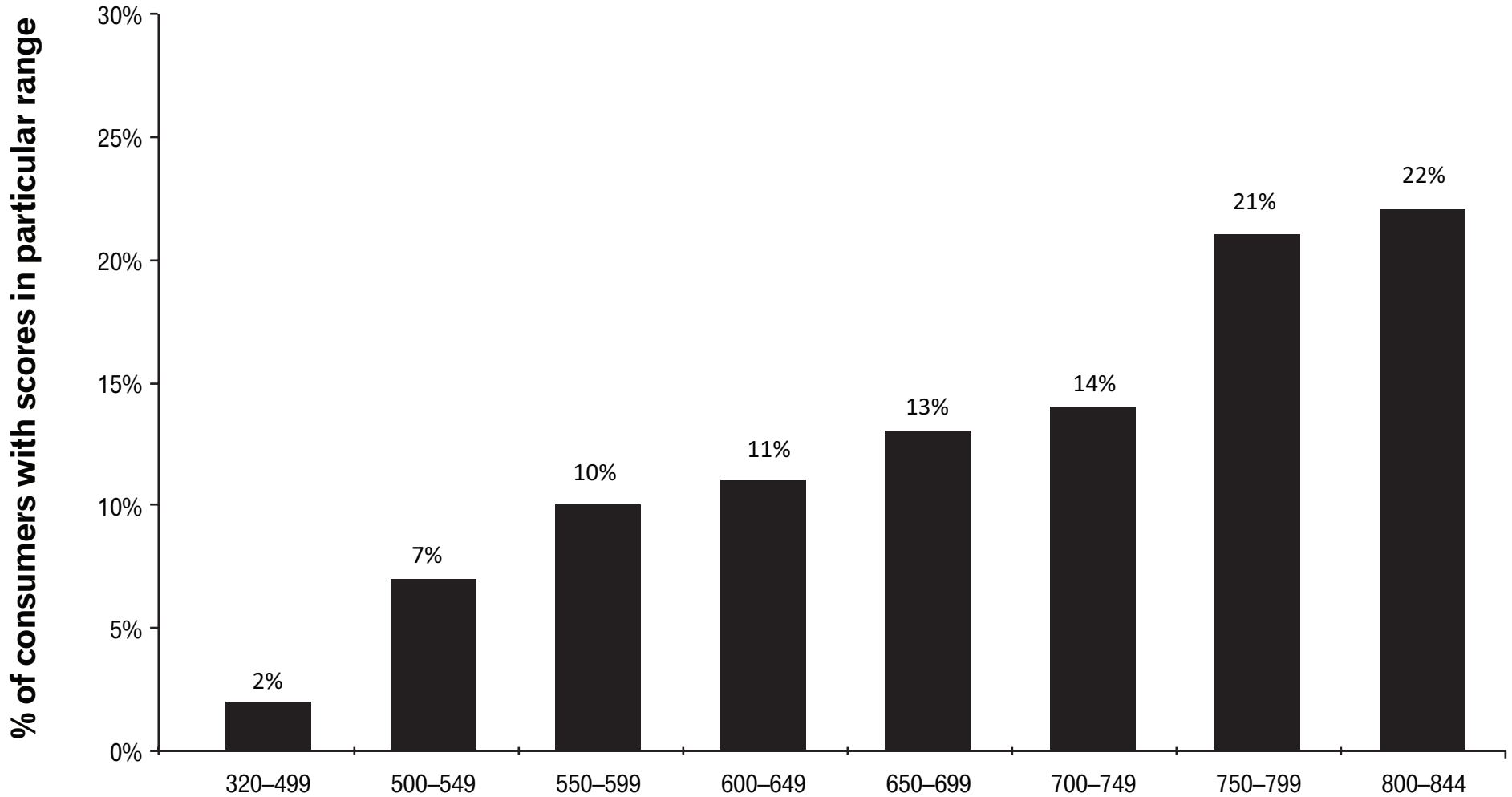


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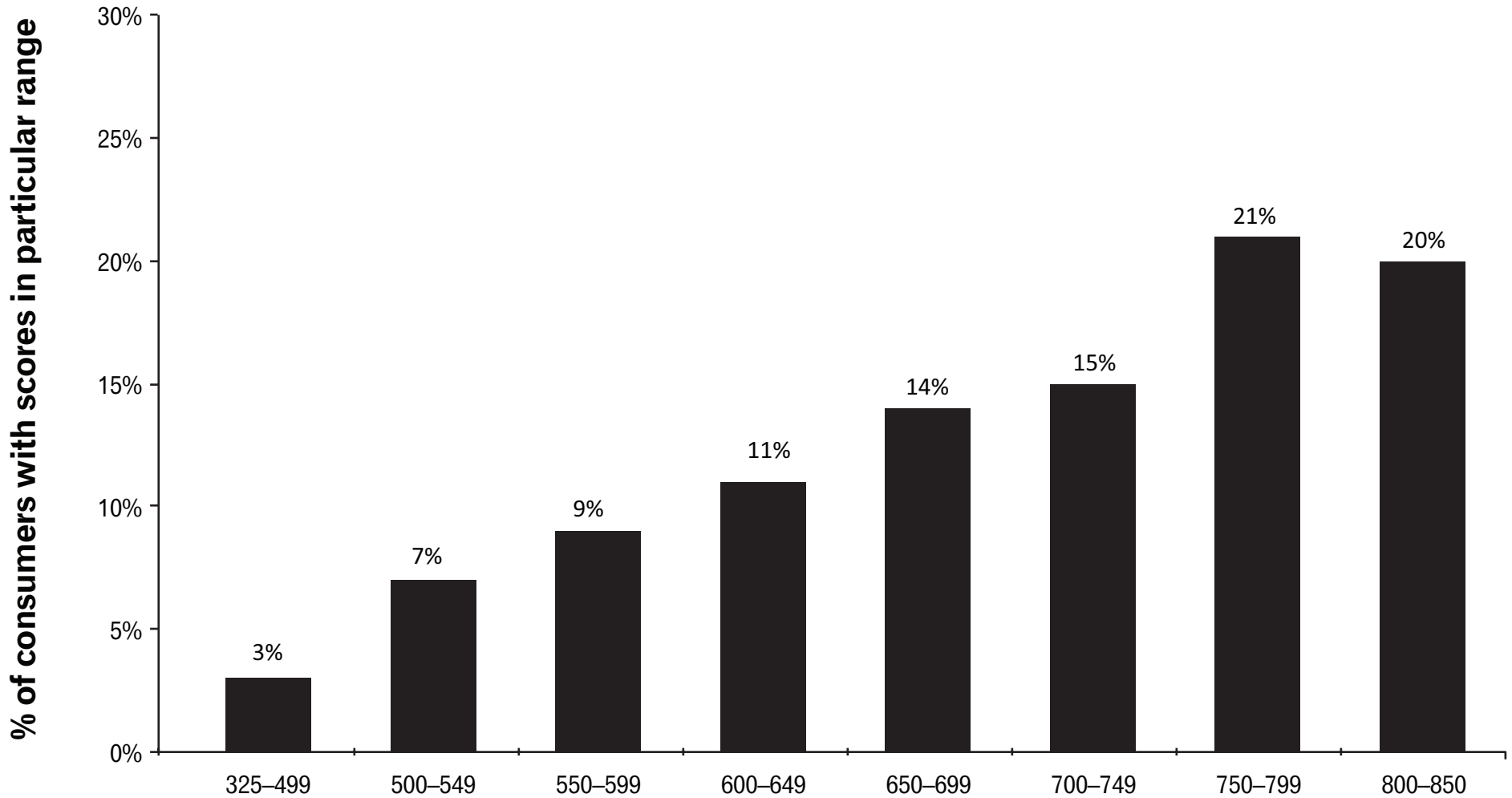
Risk Based Pricing Rule — FICO® Risk Score, Classic

- FICO® Risk Score, Classic, v2
- FICO® Risk Score, Classic, v3
- FICO® Risk Score, Classic, v8

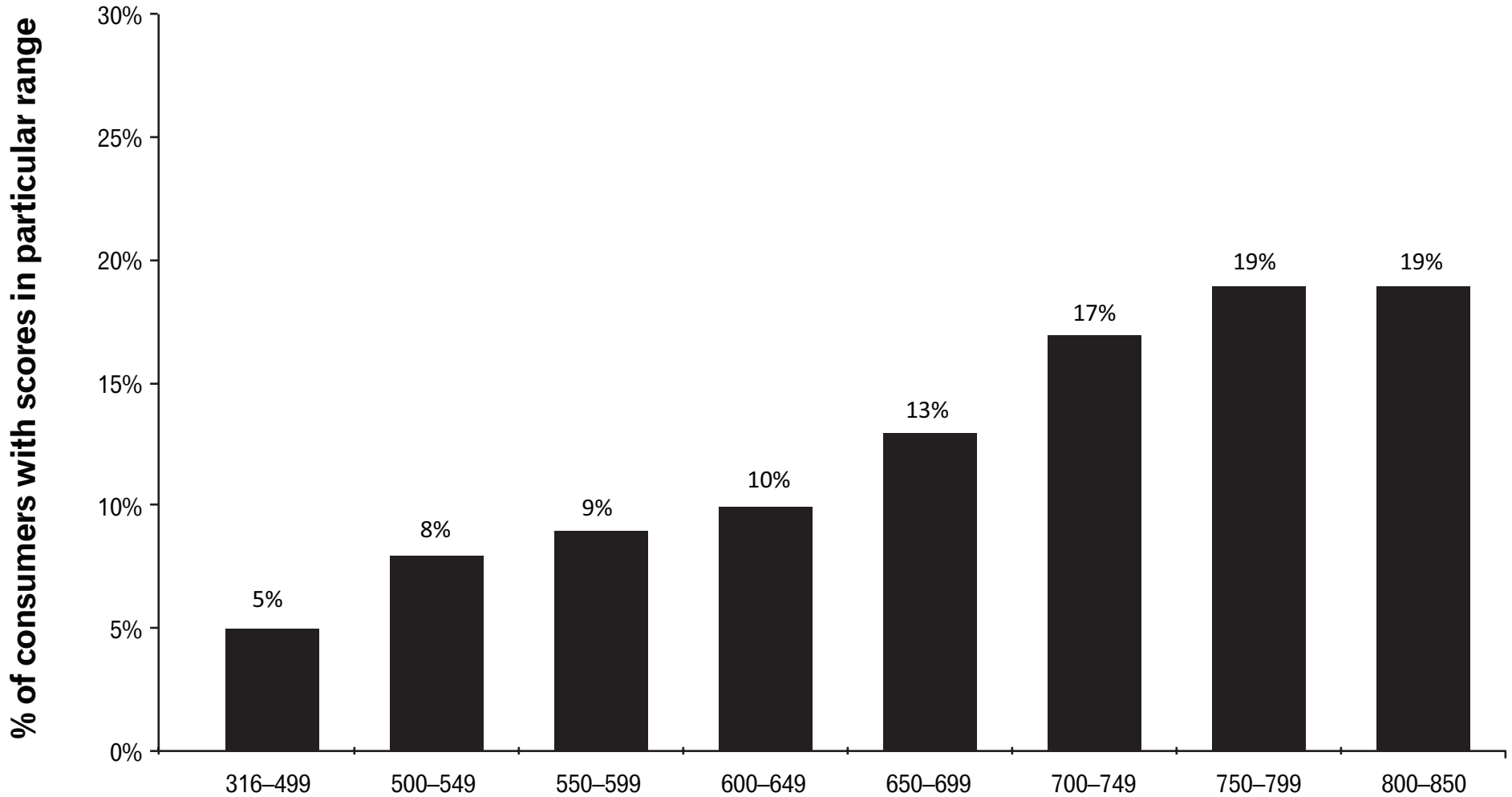
FICO® Risk Score, Classic, v2



FICO® Risk Score, Classic, v3



FICO® Risk Score, Classic, v8



FICO® Risk Score, Classic, v2		
Score Range Min	Score Range Max	Cumulative %
320	478	1%
479	493	2%
494	504	3%
505	513	4%
514	521	5%
522	528	6%
529	534	7%
535	540	8%
541	546	9%
547	551	10%
552	557	11%
558	562	12%
563	567	13%
568	572	14%
573	577	15%
578	581	16%
582	586	17%
587	590	18%
591	595	19%
596	599	20%
600	603	21%
604	608	22%
609	612	23%
613	617	24%
618	622	25%
623	626	26%
627	631	27%
632	636	28%
637	641	29%

FICO® Risk Score, Classic, v2		
Score Range Min	Score Range Max	Cumulative %
642	645	30%
646	649	31%
650	653	32%
654	657	33%
658	661	34%
662	665	35%
666	668	36%
669	673	37%
674	677	38%
678	680	39%
681	684	40%
685	688	41%
689	692	42%
693	695	43%
696	699	44%
700	703	45%
704	707	46%
708	711	47%
712	714	48%
715	718	49%
719	721	50%
722	725	51%
726	729	52%
730	732	53%
733	736	54%
737	739	55%
740	743	56%
744	747	57%
748	750	58%

FICO® Risk Score, Classic, v2		
Score Range Min	Score Range Max	Cumulative %
751	753	59%
754	756	60%
757	759	61%
760	763	62%
764	765	63%
766	768	64%
769	771	65%
772	773	66%
774	776	67%
777	778	68%
779	781	69%
782	783	70%
784	786	71%
787	787	72%
788	790	73%
791	791	74%
792	793	75%
794	795	76%
796	797	77%
798	799	78%
800	800	79%
801	802	80%
803	804	81%
805	805	82%
806	807	83%
808	809	84%
810	811	85%
812	813	86%
814	814	87%

FICO® Risk Score, Classic, v2		
Score Range Min	Score Range Max	Cumulative %
815	815	88%
816	817	89%
818	819	90%
820	820	91%
821	822	92%
823	824	93%
825	826	94%
827	828	95%
829	830	96%
831	832	97%
833	837	98%
838	844	99%

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FICO® Risk Score, Classic, v2
 FICO® Risk Score, Classic, v2

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 844



FICO® Risk Score, Classic, v3		
Score Range Min	Score Range Max	Cumulative %
325	475	1%
476	492	2%
493	503	3%
504	513	4%
514	521	5%
522	529	6%
530	536	7%
537	542	8%
543	548	9%
549	554	10%
555	560	11%
561	565	12%
566	570	13%
571	576	14%
577	581	15%
582	586	16%
587	591	17%
592	596	18%
597	601	19%
602	606	20%
607	611	21%
612	616	22%
617	621	23%
622	625	24%
626	630	25%
631	634	26%
635	639	27%
640	643	28%
644	647	29%

FICO® Risk Score, Classic, v3		
Score Range Min	Score Range Max	Cumulative %
648	651	30%
652	655	31%
656	659	32%
660	663	33%
664	667	34%
668	670	35%
671	674	36%
675	677	37%
678	680	38%
681	684	39%
685	687	40%
688	690	41%
691	693	42%
694	697	43%
698	699	44%
700	702	45%
703	705	46%
706	709	47%
710	712	48%
713	714	49%
715	718	50%
719	721	51%
722	724	52%
725	727	53%
728	731	54%
732	734	55%
735	737	56%
738	741	57%
742	744	58%



FICO® Risk Score, Classic, v3		
Score Range Min	Score Range Max	Cumulative %
745	748	59%
749	751	60%
752	754	61%
755	758	62%
759	761	63%
762	764	64%
765	767	65%
768	770	66%
771	772	67%
773	775	68%
776	777	69%
778	780	70%
781	782	71%
783	784	72%
785	786	73%
787	788	74%
789	790	75%
791	792	76%
793	794	77%
795	796	78%
797	797	79%
798	799	80%
800	800	81%
801	802	82%
803	804	83%
805	806	84%
807	807	85%
808	808	86%
809	810	87%

FICO® Risk Score, Classic, v3		
Score Range Min	Score Range Max	Cumulative %
811	812	88%
813	814	89%
815	816	90%
817	817	91%
818	818	92%
819	819	93%
820	820	94%
821	822	95%
823	823	96%
824	826	97%
827	829	98%
830	850	99%

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FICO® Risk Score, Classic, v3
 FICO® Risk Score, Classic, v3

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325
 850

FICO® Risk Score, Classic, v8		
Score Range Min	Score Range Max	Cumulative %
316	461	1%
462	474	2%
475	483	3%
484	491	4%
492	498	5%
499	505	6%
506	511	7%
512	518	8%
519	525	9%
526	532	10%
533	538	11%
539	544	12%
545	550	13%
551	556	14%
557	562	15%
563	567	16%
568	573	17%
574	578	18%
579	584	19%
585	589	20%
590	594	21%
595	599	22%
600	605	23%
606	610	24%
611	615	25%
616	620	26%
621	625	27%
626	630	28%
631	635	29%

FICO® Risk Score, Classic, v8		
Score Range Min	Score Range Max	Cumulative %
636	640	30%
641	645	31%
646	650	32%
651	653	33%
654	658	34%
659	662	35%
663	666	36%
667	670	37%
671	674	38%
675	678	39%
679	683	40%
684	686	41%
687	690	42%
691	694	43%
695	697	44%
698	701	45%
702	704	46%
705	708	47%
709	711	48%
712	713	49%
714	716	50%
717	719	51%
720	723	52%
724	726	53%
727	729	54%
730	732	55%
733	735	56%
736	737	57%
738	741	58%

FICO® Risk Score, Classic, v8		
Score Range Min	Score Range Max	Cumulative %
742	743	59%
744	744	60%
745	747	61%
748	750	62%
751	754	63%
755	756	64%
757	759	65%
760	762	66%
763	765	67%
766	768	68%
769	770	69%
771	773	70%
774	776	71%
777	778	72%
779	781	73%
782	783	74%
784	786	75%
787	788	76%
789	790	77%
791	792	78%
793	795	79%
796	797	80%
798	799	81%
800	801	82%
802	804	83%
805	805	84%
806	807	85%
808	809	86%
810	811	87%

FICO® Risk Score, Classic, v8		
Score Range Min	Score Range Max	Cumulative %
812	813	88%
814	815	89%
816	818	90%
819	820	91%
821	822	92%
823	825	93%
826	827	94%
828	830	95%
831	833	96%
834	837	97%
838	842	98%
843	850	99%

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316
 850