

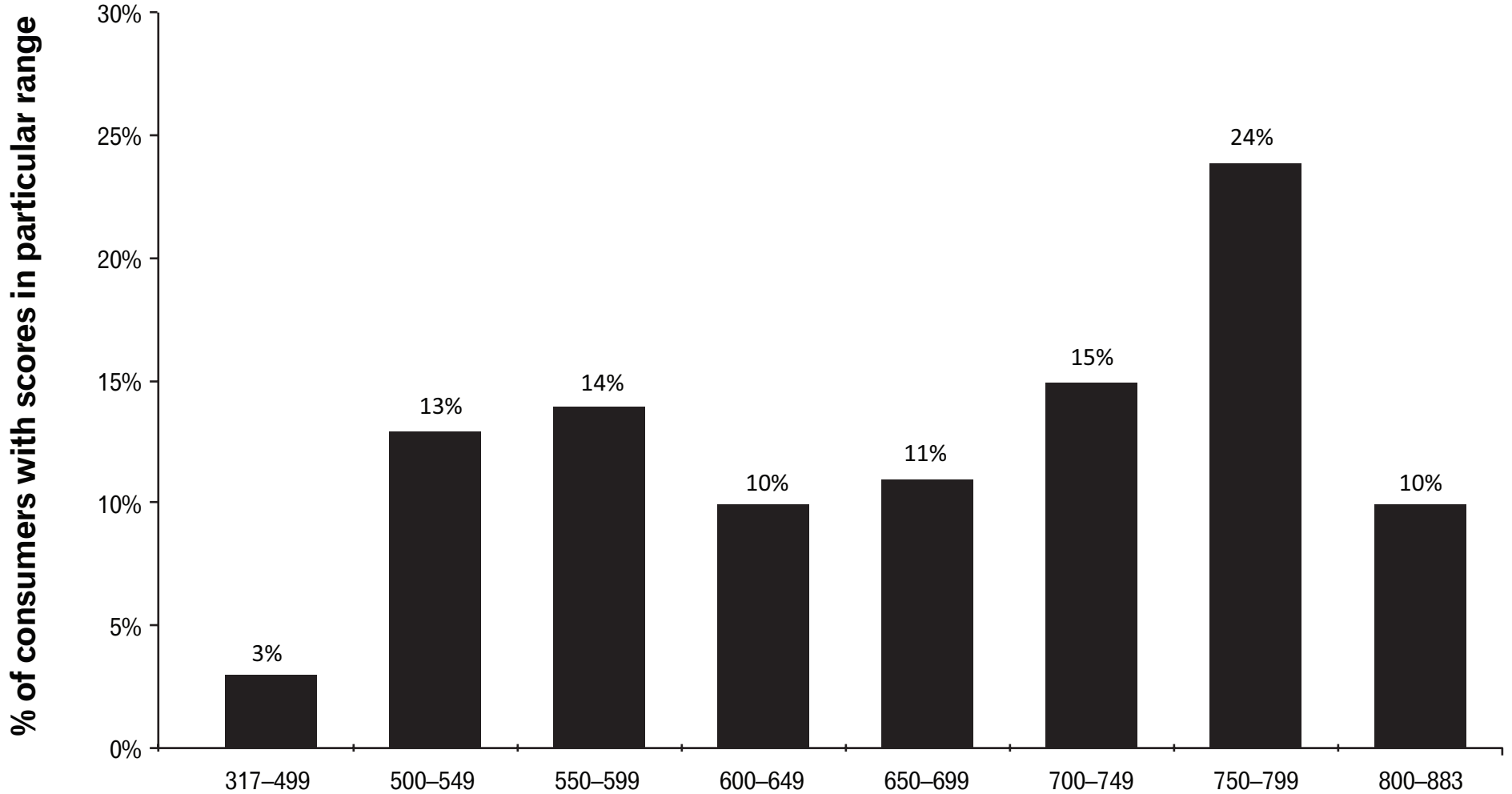


475 Anton Boulevard
Costa Mesa, CA 92626
www.experian.com

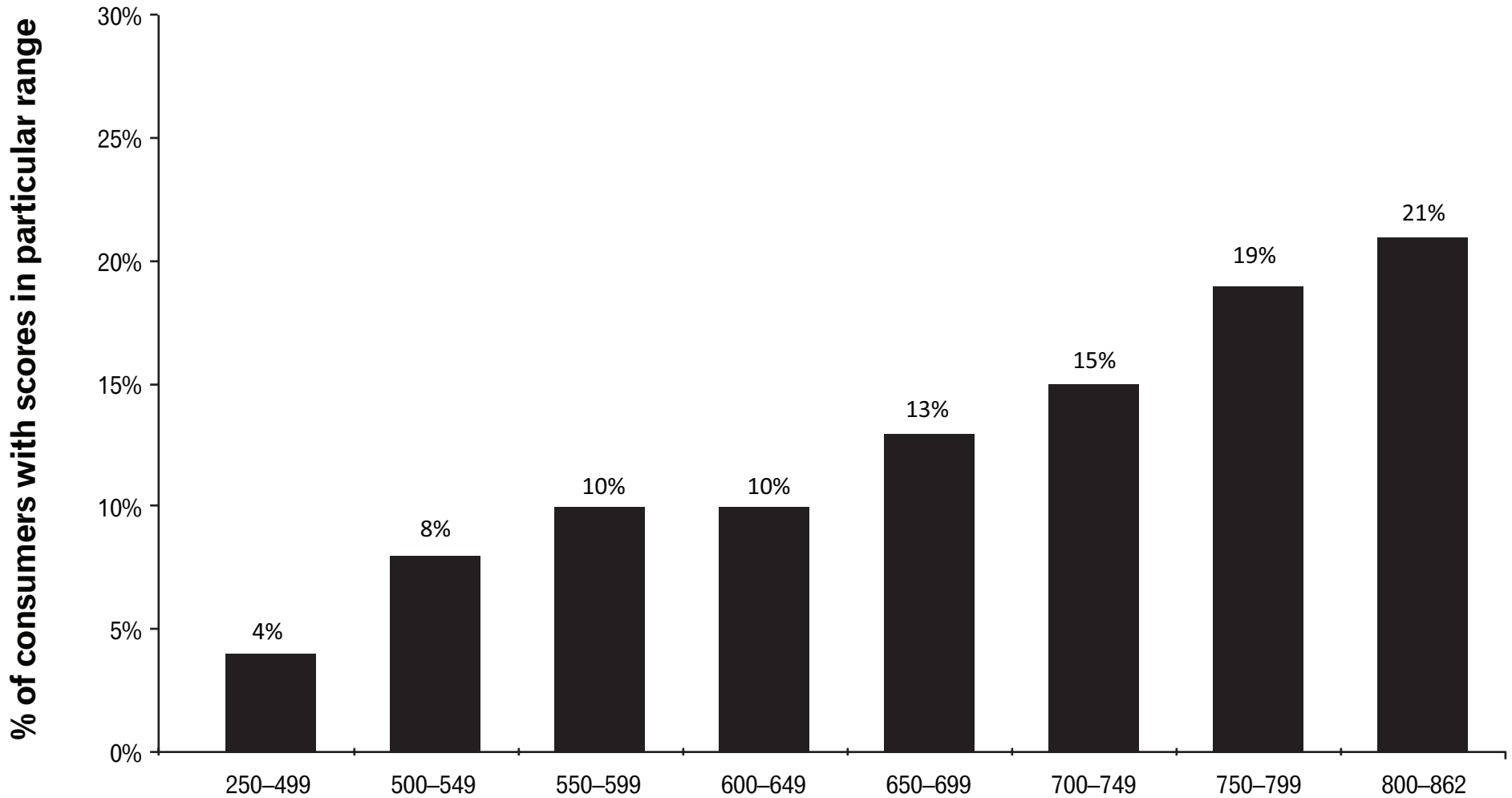
Risk Based Pricing Rule — FICO® Personal Score

- FICO® Installment Score, v1
- FICO® Installment Score, v2
- FICO® Installment Score, v3

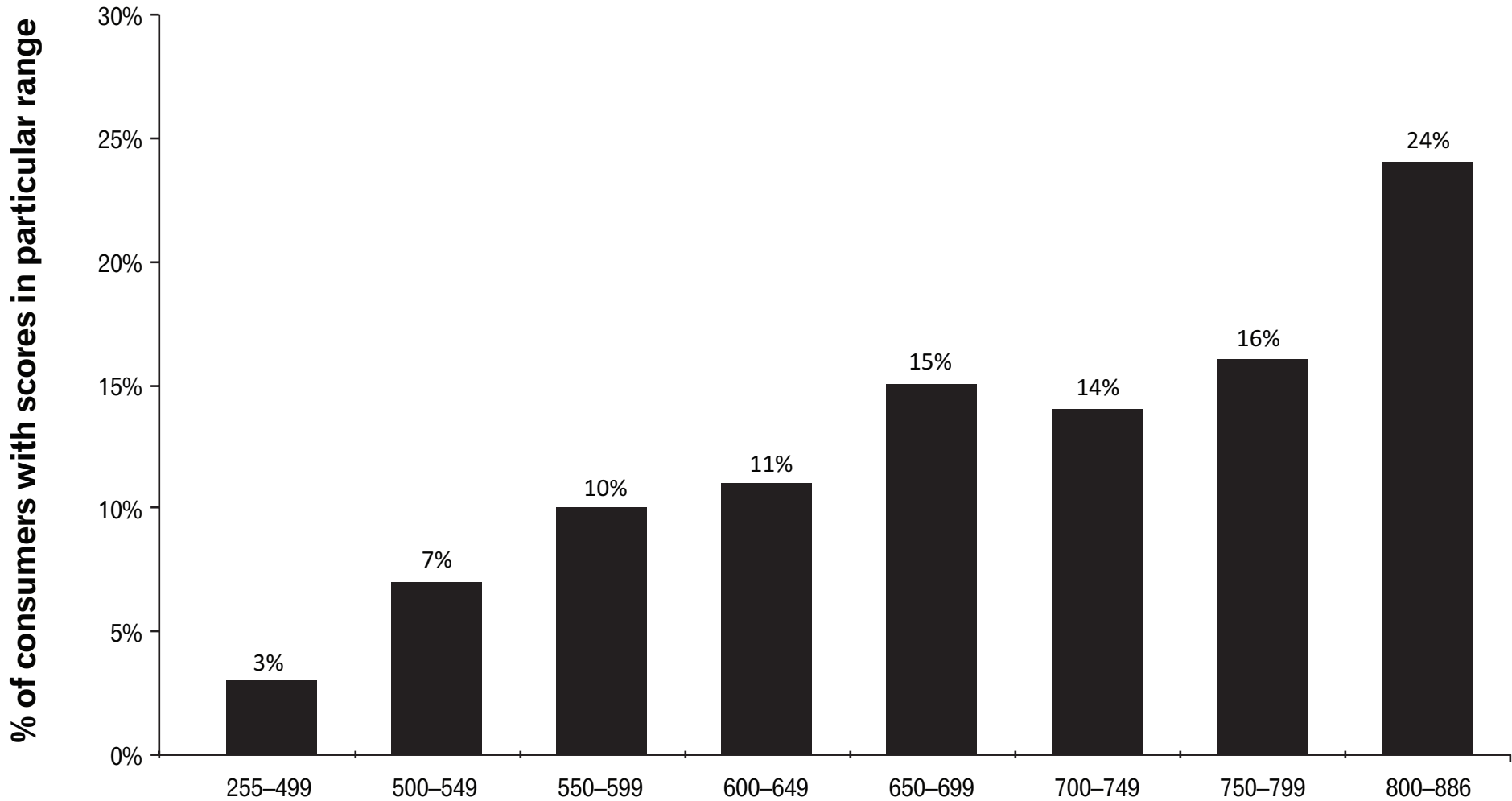
FICO® Installment Score, v1



FICO[®] Installment Score, v2



FICO[®] Installment Score, v3



FICO® Installment Score, v1		
Score Range Min	Score Range Max	Cumulative %
317	480	1%
481	493	2%
494	502	3%
503	507	4%
508	511	5%
512	516	6%
517	520	7%
521	524	8%
525	528	9%
529	533	10%
534	535	11%
536	538	12%
539	542	13%
543	545	14%
546	547	15%
548	551	16%
552	554	17%
555	557	18%
558	560	19%
561	563	20%
564	566	21%
567	570	22%
571	573	23%
574	577	24%
578	580	25%
581	584	26%
585	589	27%
590	593	28%
594	598	29%

FICO® Installment Score, v1		
Score Range Min	Score Range Max	Cumulative %
599	603	30%
604	608	31%
609	612	32%
613	617	33%
618	622	34%
623	628	35%
629	633	36%
634	638	37%
639	644	38%
645	649	39%
650	653	40%
654	658	41%
659	662	42%
663	667	43%
668	671	44%
672	676	45%
677	680	46%
681	685	47%
686	688	48%
689	692	49%
693	696	50%
697	700	51%
701	704	52%
705	708	53%
709	711	54%
712	714	55%
715	718	56%
719	721	57%
722	725	58%

FICO® Installment Score, v1		
Score Range Min	Score Range Max	Cumulative %
726	727	59%
728	730	60%
731	734	61%
735	737	62%
738	740	63%
741	743	64%
744	745	65%
746	749	66%
750	751	67%
752	754	68%
755	757	69%
758	759	70%
760	762	71%
763	765	72%
766	766	73%
767	768	74%
769	771	75%
772	773	76%
774	775	77%
776	777	78%
778	780	79%
781	782	80%
783	783	81%
784	785	82%
786	787	83%
788	789	84%
790	791	85%
792	792	86%
793	794	87%

FICO® Installment Score, v1		
Score Range Min	Score Range Max	Cumulative %
795	796	88%
797	798	89%
799	799	90%
800	802	91%
803	804	92%
805	806	93%
807	808	94%
809	811	95%
812	815	96%
816	817	97%
818	822	98%
823	883	99%

© 2014 Experian Information Solutions. All rights reserved.
 © 2014 FICO

FICO® Installment Score, v1
 FICO® Installment Score, v1

File date: April 2014

317
 883



FICO® Installment Score, v2		
Score Range Min	Score Range Max	Cumulative %
250	460	1%
461	478	2%
479	490	3%
491	500	4%
501	508	5%
509	515	6%
516	522	7%
523	528	8%
529	534	9%
535	540	10%
541	545	11%
546	550	12%
551	555	13%
556	559	14%
560	565	15%
566	570	16%
571	575	17%
576	580	18%
581	585	19%
586	590	20%
591	595	21%
596	599	22%
600	605	23%
606	610	24%
611	616	25%
617	621	26%
622	626	27%
627	631	28%
632	637	29%

FICO® Installment Score, v2		
Score Range Min	Score Range Max	Cumulative %
638	642	30%
643	646	31%
647	651	32%
652	655	33%
656	658	34%
659	663	35%
664	666	36%
667	670	37%
671	675	38%
676	678	39%
679	682	40%
683	686	41%
687	690	42%
691	694	43%
695	698	44%
699	701	45%
702	704	46%
705	708	47%
709	711	48%
712	715	49%
716	718	50%
719	721	51%
722	725	52%
726	728	53%
729	731	54%
732	735	55%
736	739	56%
740	742	57%
743	745	58%

FICO® Installment Score, v2		
Score Range Min	Score Range Max	Cumulative %
746	748	59%
749	752	60%
753	755	61%
756	758	62%
759	761	63%
762	764	64%
765	767	65%
768	770	66%
771	772	67%
773	775	68%
776	778	69%
779	780	70%
781	783	71%
784	784	72%
785	787	73%
788	790	74%
791	791	75%
792	794	76%
795	796	77%
797	798	78%
799	800	79%
801	802	80%
803	804	81%
805	806	82%
807	808	83%
809	809	84%
810	812	85%
813	814	86%
815	815	87%

FICO® Installment Score, v2		
Score Range Min	Score Range Max	Cumulative %
816	817	88%
818	818	89%
819	820	90%
821	822	91%
823	824	92%
825	826	93%
827	828	94%
829	830	95%
831	832	96%
833	835	97%
836	838	98%
839	862	99%

© 2014 Experian Information Solutions. All rights reserved.
 © 2014 FICO

FICO® Installment Score, v2
 FICO® Installment Score, v2

File date: April 2014

250
 862

FICO® Installment Score, v3		
Score Range Min	Score Range Max	Cumulative %
255	470	1%
471	487	2%
488	499	3%
500	508	4%
509	517	5%
518	524	6%
525	530	7%
531	536	8%
537	543	9%
544	548	10%
549	554	11%
555	558	12%
559	564	13%
565	569	14%
570	574	15%
575	580	16%
581	585	17%
586	590	18%
591	595	19%
596	601	20%
602	606	21%
607	611	22%
612	616	23%
617	621	24%
622	626	25%
627	630	26%
631	634	27%
635	638	28%
639	643	29%

FICO® Installment Score, v3		
Score Range Min	Score Range Max	Cumulative %
644	647	30%
648	651	31%
652	655	32%
656	659	33%
660	662	34%
663	666	35%
667	669	36%
670	672	37%
673	675	38%
676	678	39%
679	682	40%
683	685	41%
686	689	42%
690	692	43%
693	695	44%
696	698	45%
699	701	46%
702	704	47%
705	707	48%
708	711	49%
712	714	50%
715	718	51%
719	721	52%
722	725	53%
726	728	54%
729	732	55%
733	735	56%
736	739	57%
740	743	58%

FICO® Installment Score, v3		
Score Range Min	Score Range Max	Cumulative %
744	746	59%
747	750	60%
751	754	61%
755	758	62%
759	760	63%
761	764	64%
765	768	65%
769	772	66%
773	775	67%
776	778	68%
779	782	69%
783	785	70%
786	788	71%
789	789	72%
790	792	73%
793	795	74%
796	797	75%
798	800	76%
801	802	77%
803	805	78%
806	807	79%
808	809	80%
810	811	81%
812	814	82%
815	816	83%
817	818	84%
819	819	85%
820	821	86%
822	823	87%

FICO® Installment Score, v3		
Score Range Min	Score Range Max	Cumulative %
824	825	88%
826	827	89%
828	828	90%
829	831	91%
832	832	92%
833	834	93%
835	837	94%
838	838	95%
839	841	96%
842	844	97%
845	849	98%
850	886	99%

© 2014 Experian Information Solutions. All rights reserved.

© 2014 FICO

FICO® Installment Score, v3

FICO® Installment Score, v3

File date: April 2014

255

886