

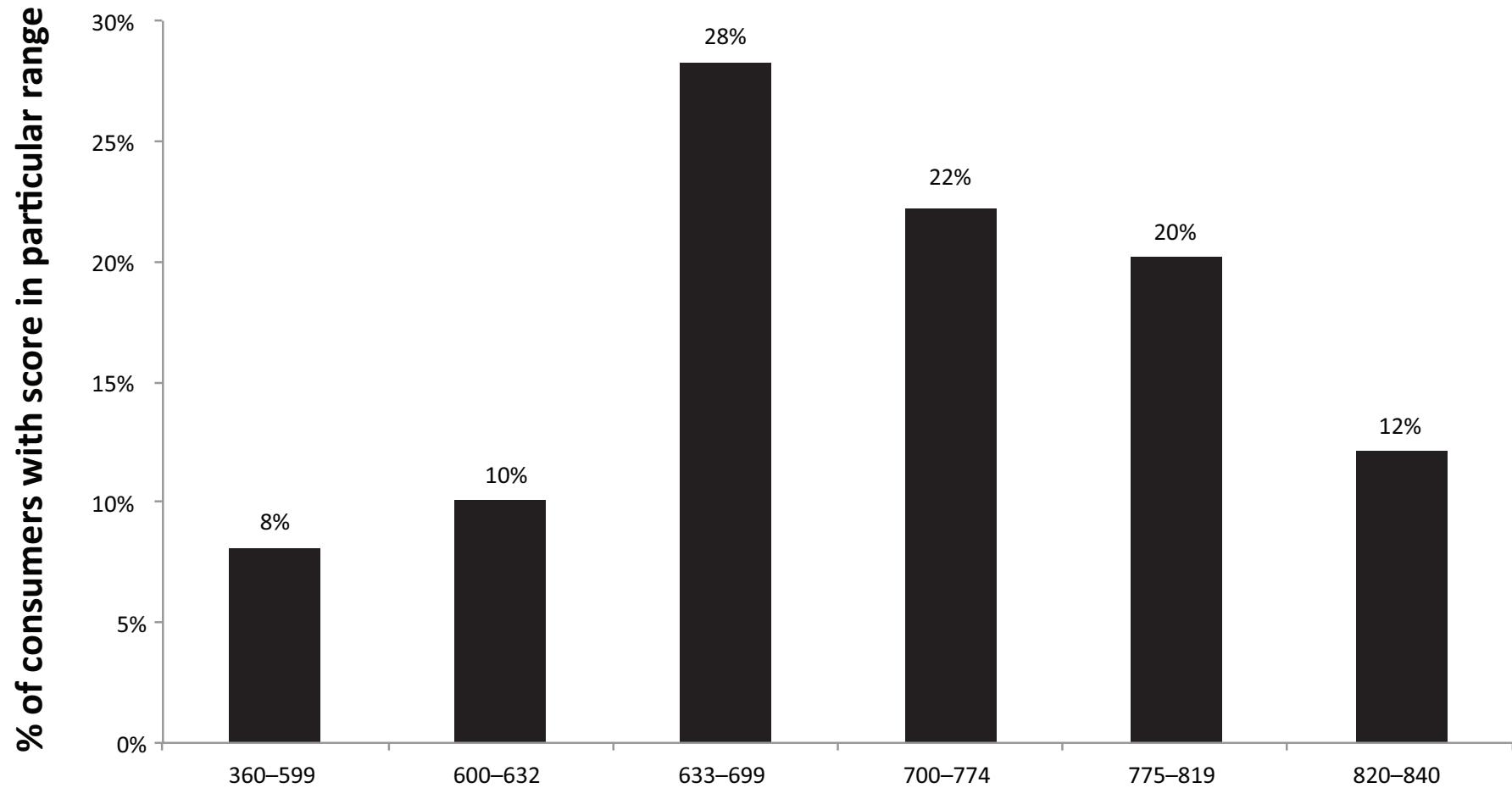


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Risk Based Pricing Rule — National Equivalency ScoreSM

- National Equivalency ScoreSM

National Equivalency ScoreSM





National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
360	522	1%	1%
523	554	1%	2%
555	568	1%	3%
569	578	1%	4%
579	585	1%	5%
586	590	1%	6%
591	595	1%	7%
596	600	1%	8%
601	604	1%	9%
605	608	1%	10%
609	611	1%	11%
612	614	1%	12%
615	617	1%	13%
618	620	1%	14%
621	623	1%	15%
624	626	1%	16%
627	628	1%	17%
629	631	1%	18%
632	633	1%	19%
634	635	1%	20%
636	638	1%	21%
639	640	1%	22%
641	642	1%	23%
643	644	1%	24%
645	647	1%	25%
648	649	1%	26%
650	651	1%	27%
652	654	1%	28%

National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
655	656	1%	29%
657	658	1%	30%
659	660	1%	31%
661	662	1%	32%
663	664	1%	33%
665	667	1%	34%
668	669	1%	35%
670	671	1%	36%
672	674	1%	37%
675	677	1%	38%
678	679	1%	39%
680	682	1%	40%
683	685	1%	41%
686	688	1%	42%
689	690	1%	43%
691	693	1%	44%
694	696	1%	45%
697	700	1%	46%
701	703	1%	47%
704	707	1%	48%
708	710	1%	49%
711	714	1%	50%
715	718	1%	51%
719	721	1%	52%
722	725	1%	53%
726	729	1%	54%
730	733	1%	55%
734	736	1%	56%



National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
737	740	1%	57%
741	744	1%	58%
745	747	1%	59%
748	750	1%	60%
751	754	1%	61%
755	757	1%	62%
758	760	1%	63%
761	763	1%	64%
764	766	1%	65%
767	769	1%	66%
770	772	1%	67%
773	775	1%	68%
776	777	1%	69%
778	780	1%	70%
781	782	1%	71%
783	785	1%	72%
786	787	1%	73%
788	790	1%	74%
791	792	1%	75%
793	794	1%	76%
795	796	1%	77%
797	799	1%	78%
800	801	1%	79%
802	803	1%	80%
804	805	1%	81%
806	807	1%	82%
808	809	1%	83%
810	811	1%	84%

National Equivalency Score SM — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
812	814	1%	85%
815	816	1%	86%
817	818	1%	87%
819	820	1%	88%
821	822	1%	89%
823	824	1%	90%
825	826	1%	91%
827	829	1%	92%
830	831	1%	93%
832	834	1%	94%
835	837	1%	95%
838	840	5%	99%

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Minimum National Equivalency Score
Maximum National Equivalency Score

360
840

Instruction: “Your credit score ranks higher than [X] percent of U.S. consumers” where [X] corresponds to the fourth column labeled “Ranks higher than X%”.

File date: April 2014