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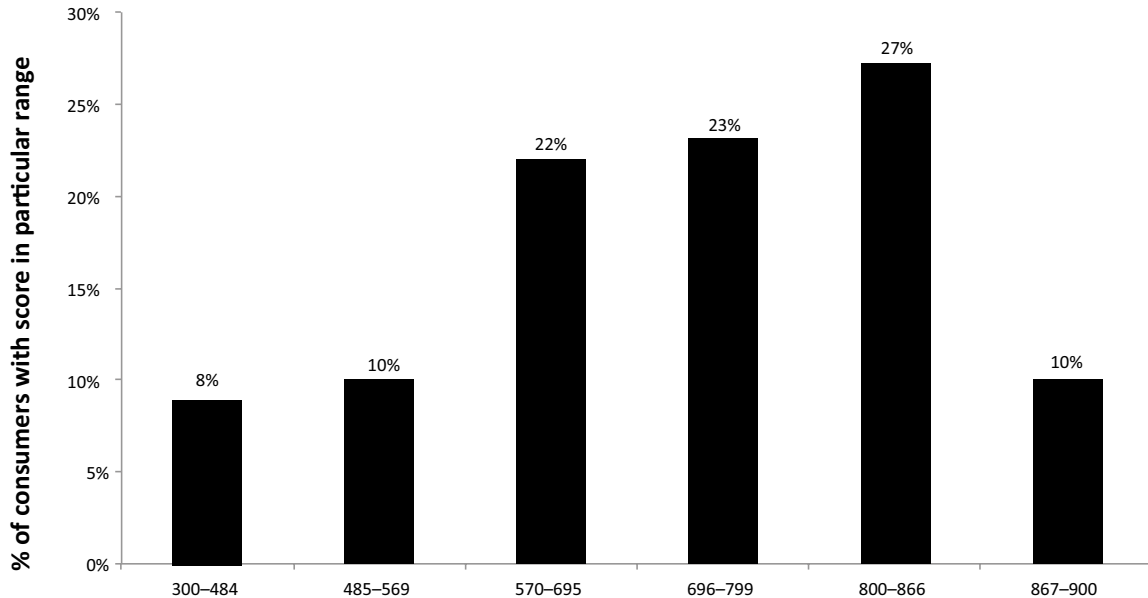
To view a specific graph or table, click on the respective link below.

Risk Based Pricing Rule — Scorex PLUSSM

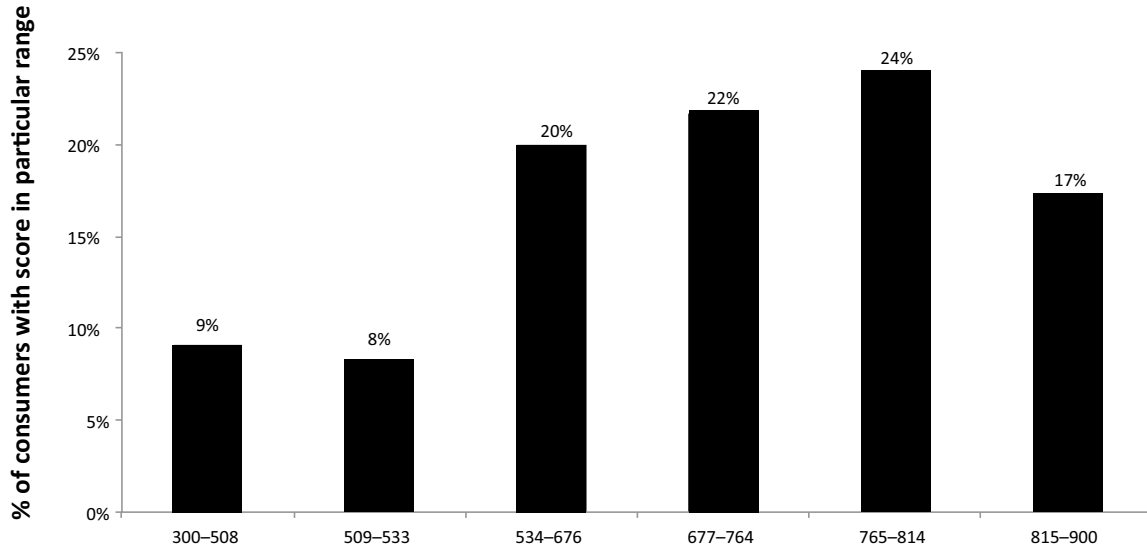
- Scorex PLUSSM — Existing Accounts Graph, SP Existing
- Scorex PLUSSM — Existing Accounts Table, SP Existing
- Scorex PLUSSM — New Accounts Graph, SP New
- Scorex PLUSSM — New Accounts Table, SP New



Scorex PLUSSM — Existing Accounts



Scorex PLUSSM — New Accounts





Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	417	1%	1%
418	434	1%	2%
435	445	1%	3%
446	455	1%	4%
456	464	1%	5%
465	472	1%	6%
473	480	1%	7%
481	488	1%	8%
489	496	1%	9%
497	505	1%	10%
506	513	1%	11%
514	522	1%	12%
523	530	1%	13%
531	538	1%	14%
539	546	1%	15%
547	553	1%	16%
554	561	1%	17%
562	568	1%	18%
569	575	1%	19%
576	581	1%	20%
582	588	1%	21%
589	594	1%	22%
595	600	1%	23%
601	606	1%	24%
607	612	1%	25%
613	618	1%	26%
619	624	1%	27%
625	630	1%	28%

Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
631	636	1%	29%
637	641	1%	30%
642	647	1%	31%
648	653	1%	32%
654	659	1%	33%
660	665	1%	34%
666	670	1%	35%
671	676	1%	36%
677	682	1%	37%
683	687	1%	38%
688	693	1%	39%
694	698	1%	40%
699	704	1%	41%
705	709	1%	42%
710	715	1%	43%
716	720	1%	44%
721	726	1%	45%
727	731	1%	46%
732	736	1%	47%
737	741	1%	48%
742	746	1%	49%
747	751	1%	50%
752	756	1%	51%
757	760	1%	52%
761	764	1%	53%
765	768	1%	54%
769	772	1%	55%
773	776	1%	56%



Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
777	780	1%	57%
781	783	1%	58%
784	786	1%	59%
787	790	1%	60%
791	793	1%	61%
794	796	1%	62%
797	799	1%	63%
800	802	1%	64%
803	804	1%	65%
805	807	1%	66%
808	810	1%	67%
811	812	1%	68%
813	815	1%	69%
816	818	1%	70%
819	820	1%	71%
821	822	1%	72%
823	825	1%	73%
826	827	1%	74%
828	830	1%	75%
831	832	1%	76%
833	834	1%	77%
835	837	1%	78%
838	839	1%	79%
840	841	1%	80%
842	844	1%	81%
845	846	1%	82%
847	848	1%	83%
849	851	1%	84%

Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
852	853	1%	85%
854	856	1%	86%
857	858	1%	87%
859	861	1%	88%
862	864	1%	89%
865	867	1%	90%
868	870	1%	91%
871	874	1%	92%
875	877	1%	93%
878	882	1%	94%
883	886	1%	95%
887	892	1%	96%
893	898	1%	97%
899	900	3%	99%

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Minimum Scorex PLUSSM — Existing Accounts
 Maximum Scorex PLUSSM — Existing Accounts

300
900

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: May 2017



Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	467	1%	1%
468	478	1%	2%
479	484	1%	3%
485	490	1%	4%
491	494	1%	5%
495	498	1%	6%
499	501	1%	7%
502	504	1%	8%
505	507	1%	9%
508	510	1%	10%
511	512	1%	11%
513	515	1%	12%
516	518	1%	13%
519	521	1%	14%
522	524	1%	15%
525	528	1%	16%
529	532	1%	17%
533	537	1%	18%
538	543	1%	19%
544	550	1%	20%
551	560	1%	21%
561	574	1%	22%
575	588	1%	23%
589	599	1%	24%
600	608	1%	25%
609	615	1%	26%
616	622	1%	27%
623	628	1%	28%

Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
629	633	1%	29%
634	639	1%	30%
640	645	1%	31%
646	650	1%	32%
651	656	1%	33%
657	661	1%	34%
662	667	1%	35%
668	672	1%	36%
673	678	1%	37%
679	683	1%	38%
684	688	1%	39%
689	693	1%	40%
694	698	1%	41%
699	702	1%	42%
703	706	1%	43%
707	710	1%	44%
711	713	1%	45%
714	718	1%	46%
719	722	1%	47%
723	726	1%	48%
727	729	1%	49%
730	733	1%	50%
734	737	1%	51%
738	741	1%	52%
742	744	1%	53%
745	748	1%	54%
749	751	1%	55%
752	754	1%	56%



Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
755	757	1%	57%
758	760	1%	58%
761	763	1%	59%
764	766	1%	60%
767	769	1%	61%
770	772	1%	62%
773	775	1%	63%
776	777	1%	64%
778	780	1%	65%
781	783	1%	66%
784	785	1%	67%
786	787	1%	68%
788	789	1%	69%
790	792	1%	70%
793	794	1%	71%
795	796	1%	72%
797	798	1%	73%
799	799	1%	74%
800	801	1%	75%
802	803	1%	76%
804	805	1%	77%
806	806	1%	78%
807	808	1%	79%
809	809	1%	80%
810	811	1%	81%
812	812	1%	82%
813	814	1%	83%
815	816	1%	84%

Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
817	817	1%	85%
818	819	1%	86%
820	821	1%	87%
822	824	1%	88%
825	826	1%	89%
827	829	1%	90%
830	832	1%	91%
833	834	1%	92%
835	837	1%	93%
838	841	1%	94%
842	845	1%	95%
846	850	1%	96%
851	856	1%	97%
857	863	1%	98%
864	900	2%	99%

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Minimum Scorex PLUSSM — New Accounts
 Maximum Scorex PLUSSM — New Accounts

300
900

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: May 2017