

How does your credit card program stack up?

With credit card openings and usage on the rise, now is the time to ensure that your financial institution is optimizing your credit card portfolio. Here are some insights on credit card trends:

What Q1 2018 industry data shows

694 Average VantageScore® for credit cards

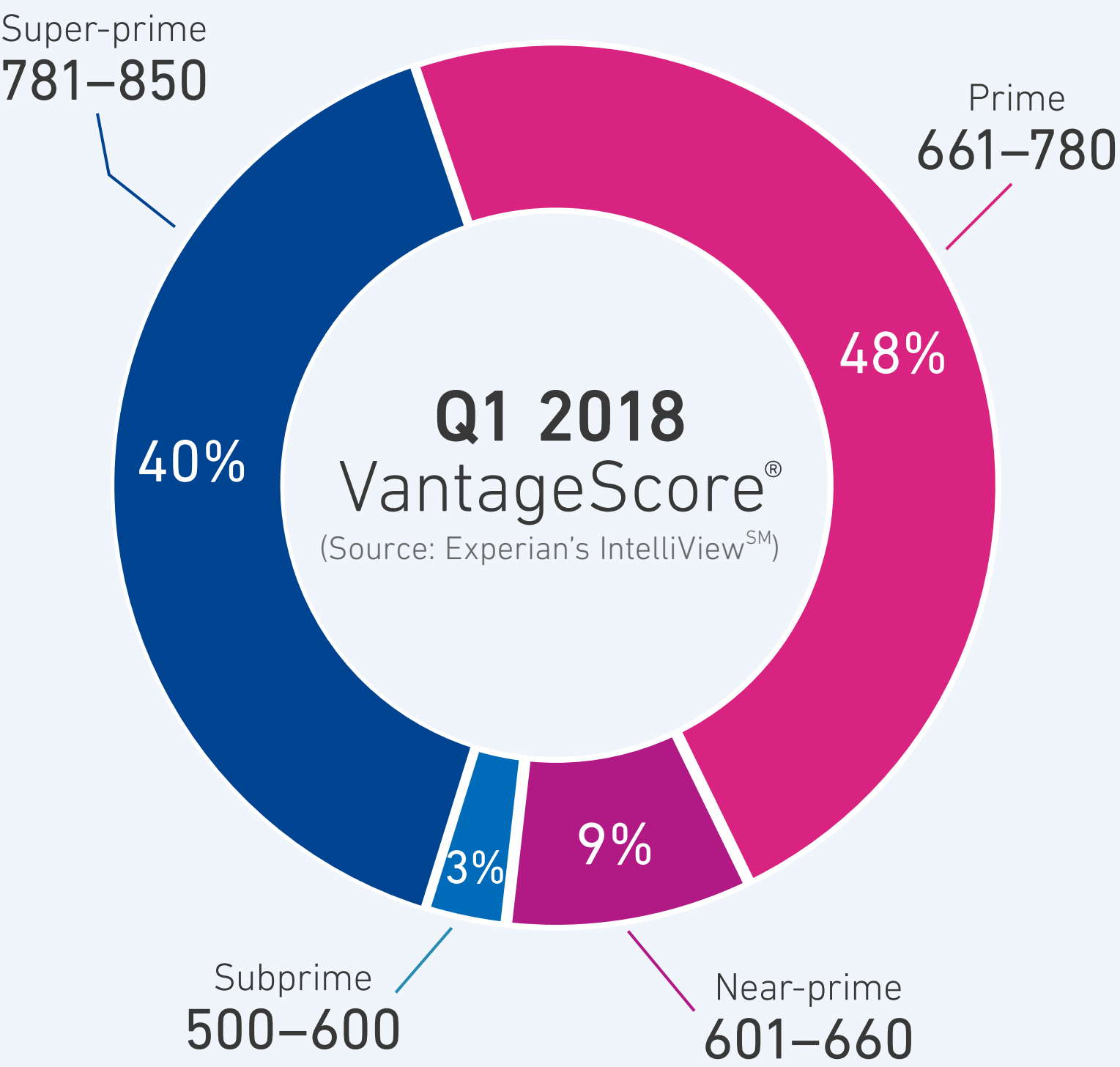


Credit card openings **↑4%** vs. Q1 2017

477.6 million existing credit card accounts

20.5% Credit card utilization

\$101.8 billion originations



What consumer data shows¹

Top reasons consumers select a credit card



Top incentives when selecting a rewards card:



of consumers obtained a credit card application via a **digital channel**.²



of credit card applications were completed on a **mobile device**.²



of credit card offers received in the **mail** are prescreened.²

64% agree there's a credit card out there that's perfect for each consumer.

69% of consumers wish they knew in advance if they will be approved for a credit card.

Visit Experian.com/LendingInsights today to learn about how to optimize your credit card portfolio.

¹Experian consumer survey research.

²Mintel Comperemedia.