

## TRENDED CREDIT DATA

The power behind new accuracy from VantageScore 4.0

### The Old Way

A snapshot: One moment in time



## VantageScore 4.0

Months of credit activity





## The Old Way

Now let's look at identical twins

#### Bob

Balance at time of credit report:

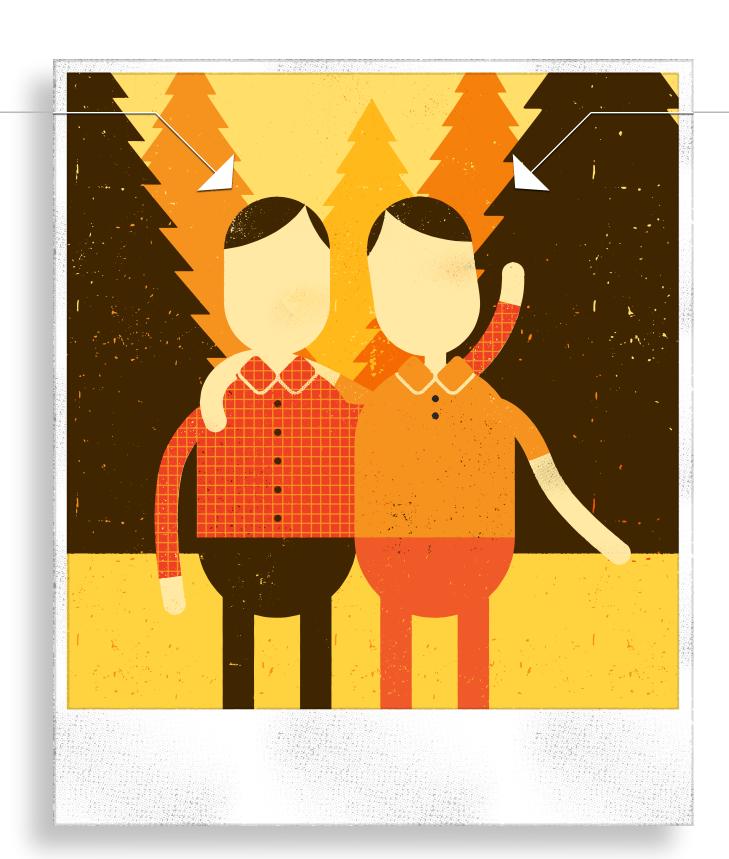
\$11,261

Credit utilization:

38%

**ALWAYS PAYS ON TIME** 

Credit score: GOOD



### Bill

Balance at time of credit report:

\$11,261

Credit utilization:

38%

**ALWAYS PAYS ON TIME** 

Credit score:

# With Trended Credit Data

the VantageScore 4.0 way

#### Bob

Balance at time of credit report:

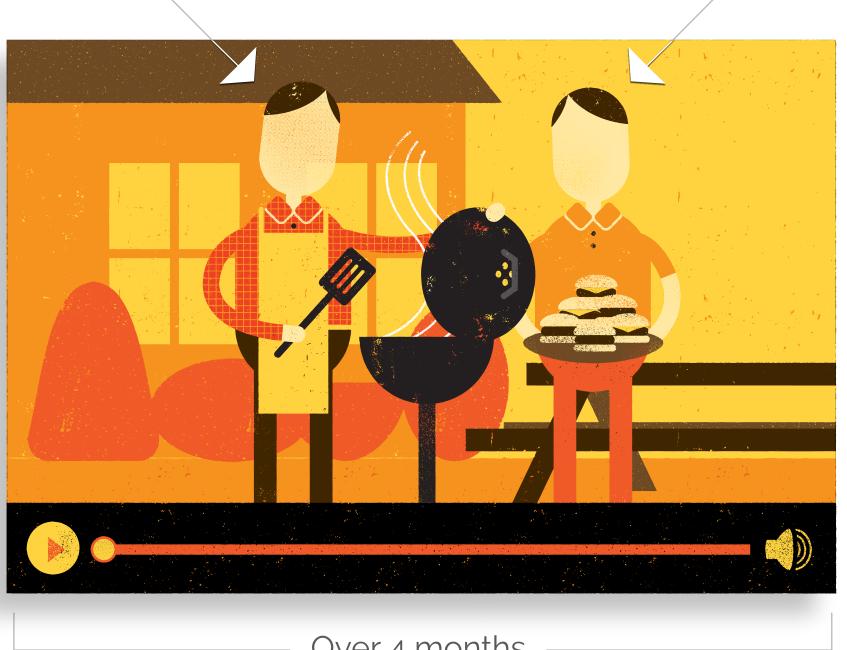
\$11,261

Over 4 months, Bob added 2.1K 1

Credit 38%

**ALWAYS PAYS THE MINIMUM ON TIME** 

Credit score: GOOD



Over 4 months

Bill

Balance at time of credit report:

\$11,261

Over 4 months, Bill paid off 5.4K

Credit 30%

**ALWAYS PAYS MORE** THAN THE MINIMUM **ON TIME** 

Credit score:

GREAT

**Trended Data Outcome:** 

Nearly 20% Incremental Predictive Performance **Among Prime Consumers When Using Trended Credit Data Attributes** 

(vs. Static Data Attributes)