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VantageScore Solutions Presents June 29 Webinar “Credit Scoring in Volatile Times”

Are Credit Scoring Models Working in Today’s Economic Environment?

STAMFORD, Conn., June 17, 2009 – In a shifting economy, risk levels indicated by credit scores also shift. Because of this, lenders and others who rely on credit scores need to assess whether the model they are using continues to reflect rank ordering performance.

This issue will be addressed in a June 29 Webinar presented by VantageScore Solutions entitled “Credit Scoring in Volatile Times.” The free, one-hour Webinar will begin at 1 p.m. E.T. and can be accessed at www.vantagescore.com.

With the recession that began in December 2007, an extreme degradation in consumer risk quality has been observed, especially in real estate loan originations, according to VantageScore Solutions Senior Vice President, Analytics and Product Management, Sarah Davies. She explained that many questions are raised regarding the effectiveness of credit scores and their ability to accurately separate higher risk quality from lower risk consumers.

During the Webinar, Davies will provide a critical review of real estate loans with an emphasis on the states most affected by credit deterioration. She will also apply best-practice analyses on credit scores to assess levels of continued performance for new accounts and existing account management during significantly eroding conditions.



In addition, credit card and auto loan portfolios will also be highlighted.

In her role with VantageScore Solutions, Davies oversees the annual revalidation of the algorithm underlying the VantageScore model to assess its predictiveness, consistency and stability. She has nearly 20 years of analytics and information sciences experience in various industries, most recently with IntelliRisk Management Corporation.

“When changes occur in the economy which substantively affect consumer risk quality, the underlying risk profile associated with consumers at a specific score level must be adjusted to reflect these new conditions,” said VantageScore Solutions President and Chief Executive Officer Barrett Burns.

ABOUT VANTAGESCORE SOLUTIONS, LLC

Stamford, Conn. –based VantageScore Solutions, LLC (www.vantagescore.com) is an independently managed company that holds the intellectual property rights to VantageScore—a new generic scoring model introduced in March 2006. Created by America’s three major credit reporting companies (CRCs) – Equifax, Experian and TransUnion—VantageScore’s highly predictive model uses an innovative, patent-pending scoring methodology to provide lenders with a consistent interpretation of consumer credit files across all three major credit reporting companies (CRCs) and the ability to score more people.

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