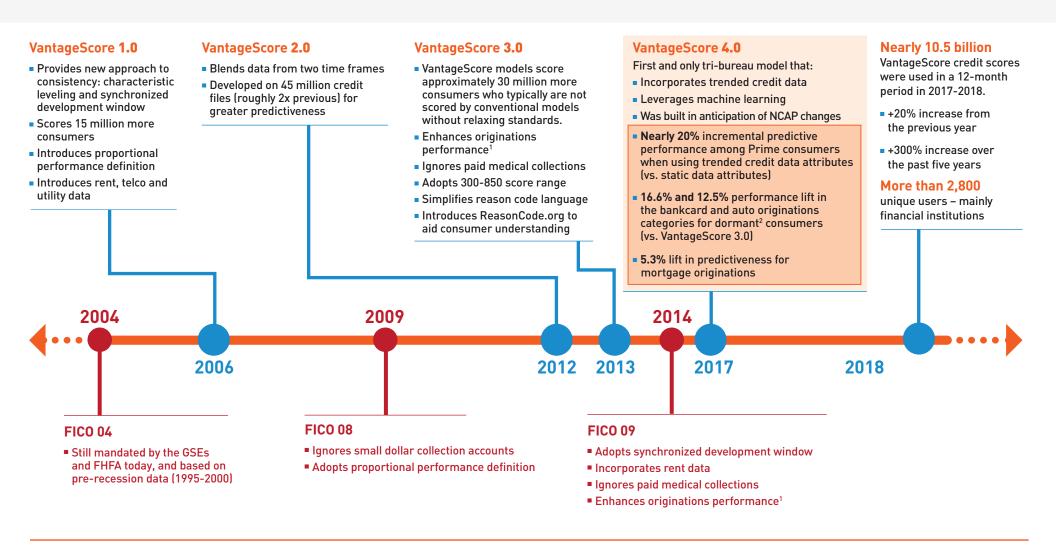
## VantageScore: the leader in credit scoring innovation.

From 1987, when the first generic credit scoring models were introduced, through 2005, the credit scoring industry was dominated by a single company with little incentive to innovate. The arrival of VantageScore Solutions in 2006 brought competition between developers that has fueled innovation and benefitted both lenders and consumers.



<sup>1.</sup> Some generic models are used both to originate new loans and to manage existing accounts. VantageScore 3.0, and later FICO 9, made changes to attribute specifications to enhance each model's predictiveness for the origination of new loans.

<sup>2.</sup> Consumers who have scoreable trades but do not have an update to their credit file in the last six months







## VantageScore: A history of firsts in the credit scoring industry.

In an industry that had become stagnant, VantageScore is proud to be the leader in scoring innovation and the catalyst for competition.

## First tri-bureau model to:

- incorporate rent payment data when present on the credit file
- provide consumer-friendly interpretations of reason codes as seen on www.ReasonCode.org
- eliminate paid collections
- provide end users with attribute level transparency and training
- incorporate trended credit data
- include National Consumer Assistance Plan alignment

First commercially available model (i.e., not educational) to be provided for free to consumers

Only score developer to publish validation results annually



