VantageScore

www.vantagescore.com

Are they credit invisibles? Not to us.

A credit score is the gateway for consumers to acquire things like a credit card or loans to purchase a home or car. Without it, consumers may find the loan process more difficult and/or be charged higher interest rates; costing them more money in the long run.

VantageScore 3.0 and 4.0 credit scoring models accurately score approximately **37 MILLION** more consumers who are credit invisible using legacy models.

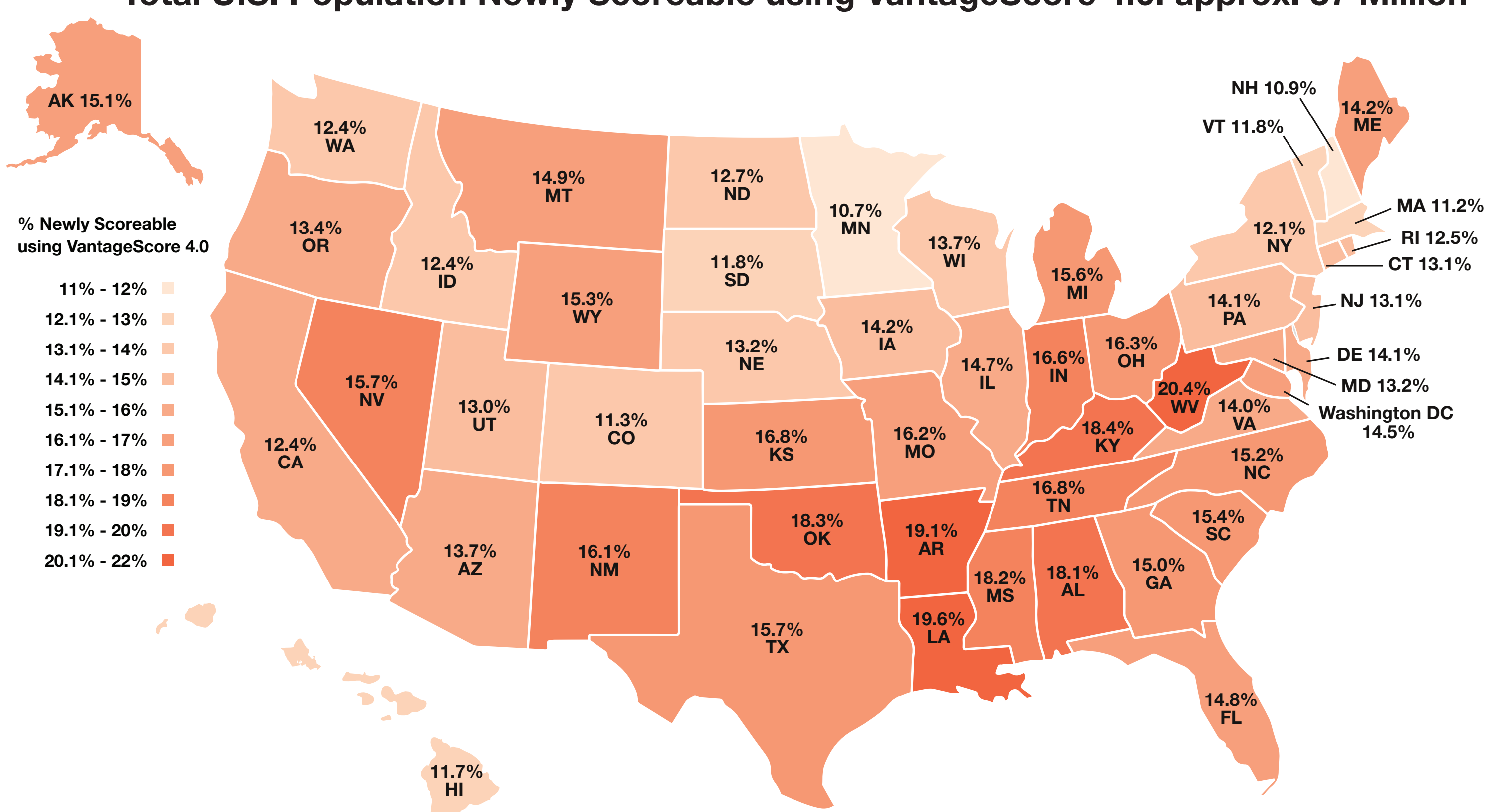
13 MILLION of these consumers have VantageScore credit scores of 620 or higher; including **3.1 MILLION** African Americans and Hispanics.

See the demographic and geographic breakdowns below:

	NEWLY SCOREABLE (all consumers who are newly scorable)	**NEWLY SCOREABLE-620+** (newly scoreable consumers with a credit score of 620 and above)
Total	36.75 million	13.03 million
Black and Hispanic	10.73 million	3.06 million
Asian/Pacific Islander	1.43 million	<1 million
White	24.24 million	9.21 million
Native American	305,274	89.287

Newly Scoreable breakdown based on the latest U.S. Census Bureau data (2018).

Total U.S. Population Newly Scoreable using VantageScore 4.0: approx. 37 Million



Analysis by VantageScore Solutions, November 2018.

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VantageScore's Universe Expansion – Frequently Asked Questions

Why does scoring more credit invisibles matter?

A credit score is often the entry point to a consumer's ability to become a part of America's mainstream financial system. An individual with a credit score can apply for credit cards, car loans, or a home mortgage. These consumer finance products help households to manage their day to day expenses, conserve cash, and potentially build wealth through home equity.

Individuals who do not have access to mainstream credit often use limited cash reserves to cover unexpected expenses or take out high cost "payday" loans. These products can put consumers in a vicious financial cycle that further strains their finances and makes them even more dependent on predatory products.

How does VantageScore score more consumers?

VantageScore's models use machine learning techniques that analyze tens of thousands of multidimensional combinations of data elements from consumer credit files. These techniques allow VantageScore's models to establish predictive relationships in instances where consumers have a very sparse or no credit history.

How accurate are VantageScore's models?

VantageScore's models are highly accurate. Our models consistently outperform similar legacy credit scoring models generally offered by the three credit bureaus.

Is VantageScore's Universe Expansion scoring "Grade Inflation?"

No. In fact, VantageScore regularly tests its models to ensure that the consumer risk implied by a given score (e.g., a VantageScore credit score of 680) is consistent between mainstream and Universe Expansion consumers.

Are these consumers even interested in seeking credit?

Yes. Credit bureau data shows that anywhere from 20-60% of these Universe Expansion consumers will open a new credit account in the next two years.

What happens after they get credit?

A meaningful percentage of previously unscorable consumers see their scores increase. Anywhere from 30-60% of these consumers improve their scores by more than 10 points within two years.

Expansion requires analysis and effective change management. For more information, contact VantageScore and your bureau representatives:

EQUIFAX
Call 1-888-202-4025
www.VantageScore.com/Equifax

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Call 1-888-414-4025
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