

TRENDED CREDIT DATA

The power behind new accuracy from VantageScore 4.0

The Old Way

A snapshot: One moment in time



VS.

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:

GOOD

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

Credit utilization: **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 utilization: **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)