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To view a specific graph or table, click on the respective link below.

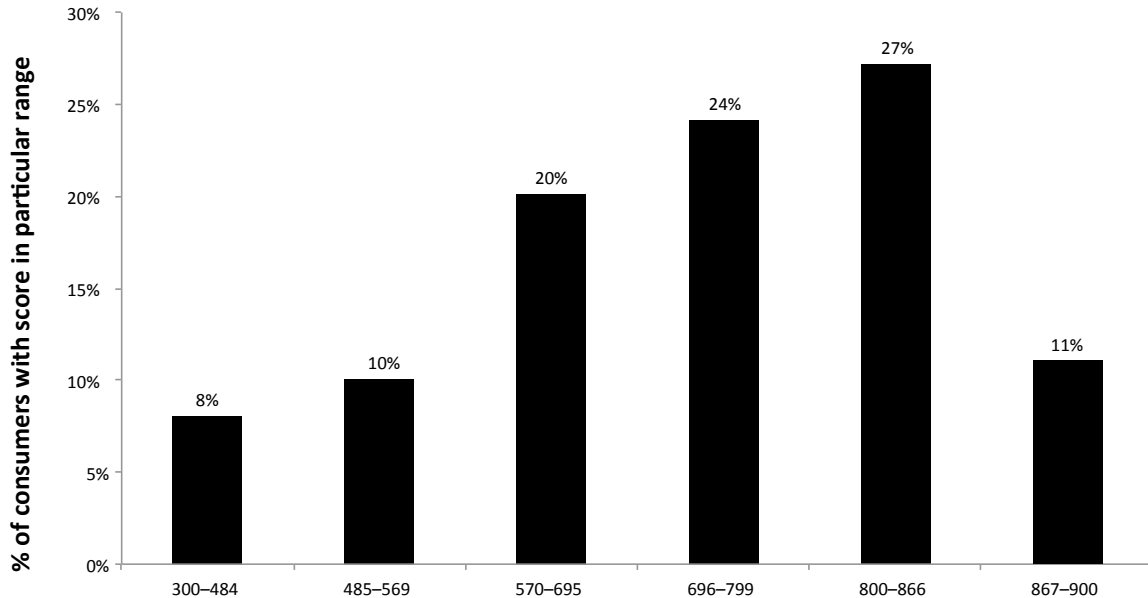
## Risk Based Pricing Rule — Scorex PLUS<sup>SM</sup>

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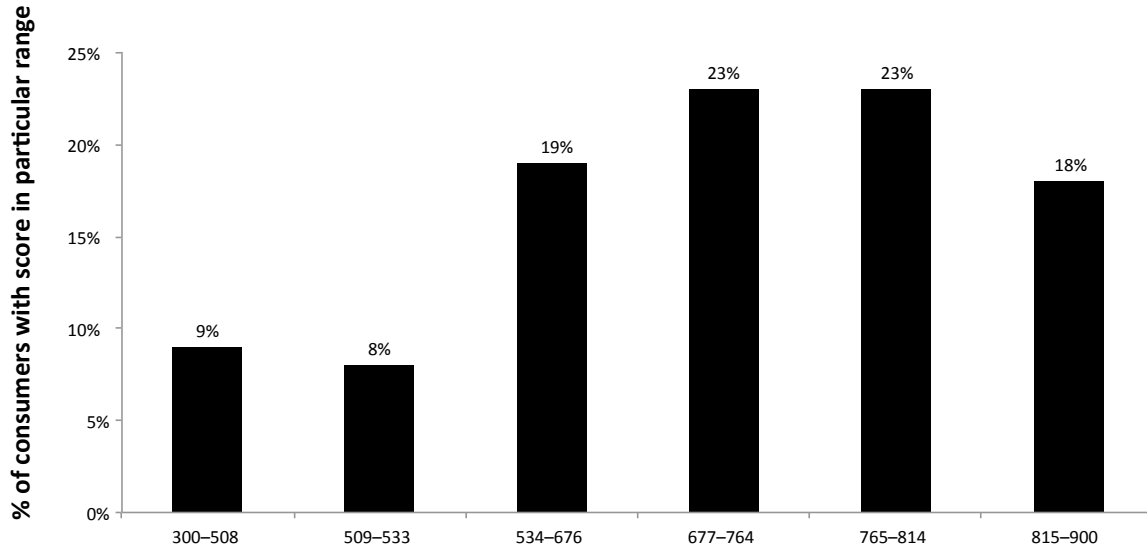
- Scorex PLUS<sup>SM</sup> — Existing Accounts Graph, SP Existing
- Scorex PLUS<sup>SM</sup> — Existing Accounts Table, SP Existing
- Scorex PLUS<sup>SM</sup> — New Accounts Graph, SP New
- Scorex PLUS<sup>SM</sup> — New Accounts Table, SP New



## Scorex PLUS<sup>SM</sup> — Existing Accounts



# Scorex PLUS<sup>SM</sup> — New Accounts





Scorex PLUS <sup>SM</sup> Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	419	1%	1%
420	435	1%	2%
436	447	1%	3%
448	457	1%	4%
458	466	1%	5%
467	474	1%	6%
475	482	1%	7%
483	491	1%	8%
492	499	1%	9%
500	508	1%	10%
509	517	1%	11%
518	526	1%	12%
527	534	1%	13%
535	542	1%	14%
543	550	1%	15%
551	558	1%	16%
559	565	1%	17%
566	572	1%	18%
573	579	1%	19%
580	586	1%	20%
587	592	1%	21%
593	599	1%	22%
600	605	1%	23%
606	611	1%	24%
612	617	1%	25%
618	623	1%	26%
624	629	1%	27%
630	635	1%	28%

Scorex PLUS <sup>SM</sup> Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
636	640	1%	29%
641	647	1%	30%
648	652	1%	31%
653	658	1%	32%
659	665	1%	33%
666	671	1%	34%
672	676	1%	35%
677	682	1%	36%
683	688	1%	37%
689	694	1%	38%
695	699	1%	39%
700	705	1%	40%
706	710	1%	41%
711	716	1%	42%
717	722	1%	43%
723	727	1%	44%
728	733	1%	45%
734	738	1%	46%
739	743	1%	47%
744	748	1%	48%
749	753	1%	49%
754	757	1%	50%
758	762	1%	51%
763	766	1%	52%
767	769	1%	53%
770	773	1%	54%
774	776	1%	55%
777	780	1%	56%



Scorex PLUS <sup>SM</sup> Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
781	783	1%	57%
784	786	1%	58%
787	789	1%	59%
790	792	1%	60%
793	795	1%	61%
796	798	1%	62%
799	801	1%	63%
802	804	1%	64%
805	806	1%	65%
807	809	1%	66%
810	811	1%	67%
812	814	1%	68%
815	816	1%	69%
817	819	1%	70%
820	821	1%	71%
822	824	1%	72%
825	826	1%	73%
827	828	1%	74%
829	831	1%	75%
832	833	1%	76%
834	835	1%	77%
836	838	1%	78%
839	840	1%	79%
841	842	1%	80%
843	845	1%	81%
846	847	1%	82%
848	849	1%	83%
850	852	1%	84%

Scorex PLUS <sup>SM</sup> Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
853	854	1%	85%
855	857	1%	86%
858	860	1%	87%
861	862	1%	88%
863	865	1%	89%
866	868	1%	90%
869	871	1%	91%
872	875	1%	92%
876	879	1%	93%
880	883	1%	94%
884	888	1%	95%
889	893	1%	96%
894	899	1%	97%
900	900	3%	99%

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Minimum Scorex PLUS<sup>SM</sup> — Existing Accounts  
 Maximum Scorex PLUS<sup>SM</sup> — Existing Accounts

300  
900

Instruction: “Your credit score ranks higher than [X] percent of U.S. consumers” where [X] corresponds to the fourth column labeled “Ranks higher than X%”.

File date: May 2018



Scorex PLUS <sup>SM</sup> New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
317	468	1%	1%
469	478	1%	2%
479	484	1%	3%
485	490	1%	4%
491	494	1%	5%
495	498	1%	6%
499	501	1%	7%
502	504	1%	8%
505	507	1%	9%
508	510	1%	10%
511	513	1%	11%
514	515	1%	12%
516	518	1%	13%
519	521	1%	14%
522	525	1%	15%
526	529	1%	16%
530	534	1%	17%
535	539	1%	18%
540	546	1%	19%
547	554	1%	20%
555	568	1%	21%
569	583	1%	22%
584	596	1%	23%
597	606	1%	24%
607	614	1%	25%
615	620	1%	26%
621	626	1%	27%
627	632	1%	28%

Scorex PLUS <sup>SM</sup> New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
633	638	1%	29%
639	643	1%	30%
644	649	1%	31%
650	654	1%	32%
655	660	1%	33%
661	665	1%	34%
666	671	1%	35%
672	676	1%	36%
677	682	1%	37%
683	687	1%	38%
688	692	1%	39%
693	696	1%	40%
697	701	1%	41%
702	705	1%	42%
706	709	1%	43%
710	713	1%	44%
714	715	1%	45%
716	719	1%	46%
720	723	1%	47%
724	728	1%	48%
729	731	1%	49%
732	735	1%	50%
736	739	1%	51%
740	742	1%	52%
743	746	1%	53%
747	749	1%	54%
750	752	1%	55%
753	755	1%	56%



Scorex PLUS <sup>SM</sup> New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
756	759	1%	57%
760	762	1%	58%
763	764	1%	59%
765	767	1%	60%
768	770	1%	61%
771	773	1%	62%
774	776	1%	63%
777	778	1%	64%
779	781	1%	65%
782	783	1%	66%
784	786	1%	67%
787	788	1%	68%
789	790	1%	69%
791	792	1%	70%
793	794	1%	71%
795	796	1%	72%
797	798	1%	73%
799	800	1%	74%
801	802	1%	75%
803	803	1%	76%
804	805	1%	77%
806	807	1%	78%
808	808	1%	79%
809	810	1%	80%
811	811	1%	81%
812	813	1%	82%
814	814	1%	83%
815	816	1%	84%

Scorex PLUS <sup>SM</sup> New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
817	818	1%	85%
819	820	1%	86%
821	822	1%	87%
823	825	1%	88%
826	827	1%	89%
828	830	1%	90%
831	833	1%	91%
834	835	1%	92%
836	839	1%	93%
840	842	1%	94%
843	847	1%	95%
848	852	1%	96%
853	858	1%	97%
859	865	1%	98%
866	884	2%	99%

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Minimum Scorex PLUS<sup>SM</sup> — New Accounts  
 Maximum Scorex PLUS<sup>SM</sup> — New Accounts

300  
900

Instruction: “Your credit score ranks higher than [X] percent of U.S. consumers” where [X] corresponds to the fourth column labeled “Ranks higher than X%”.

File date: May 2018