

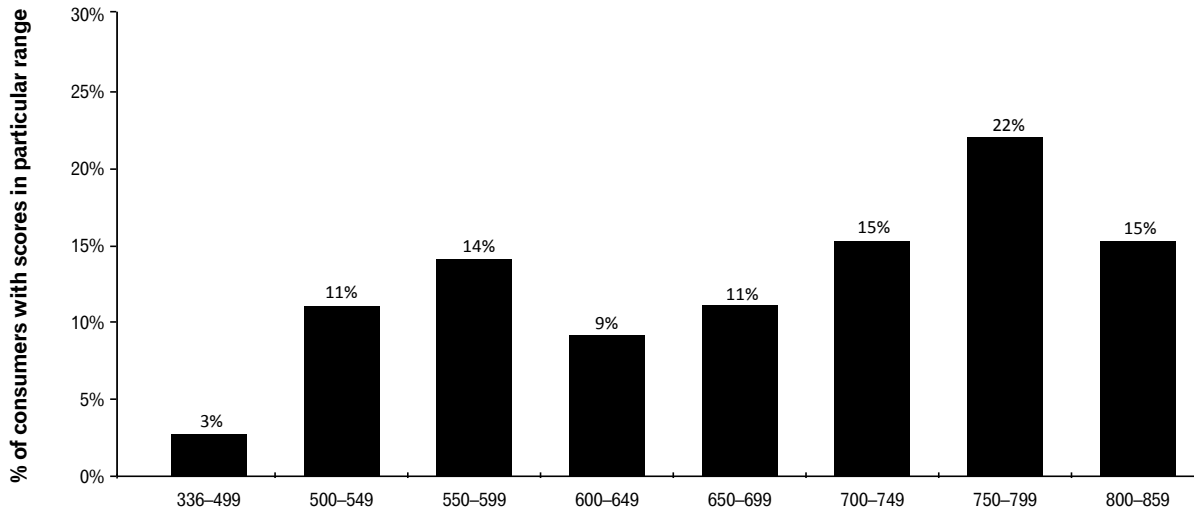


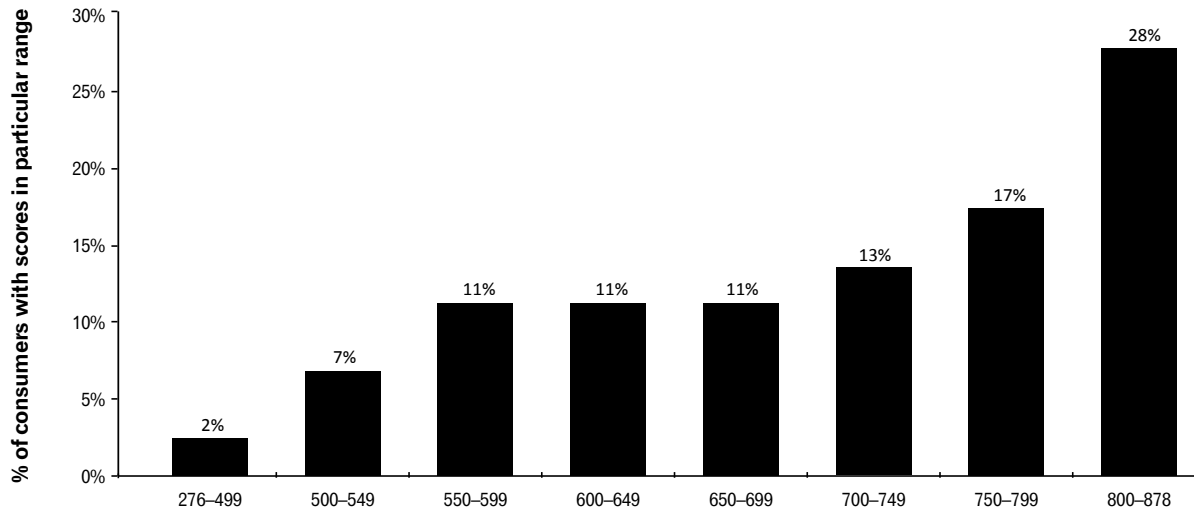
475 Anton Boulevard
Costa Mesa, CA 92626
www.experian.com

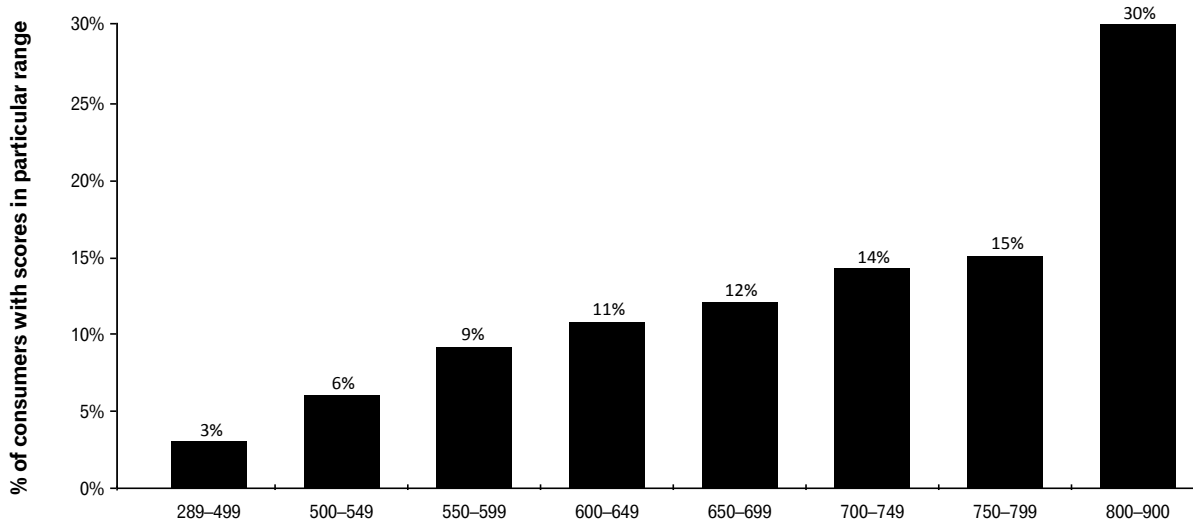
To view a specific graph or table, click on the respective link below.

Risk Based Pricing Rule — FICO® Bankcard Score

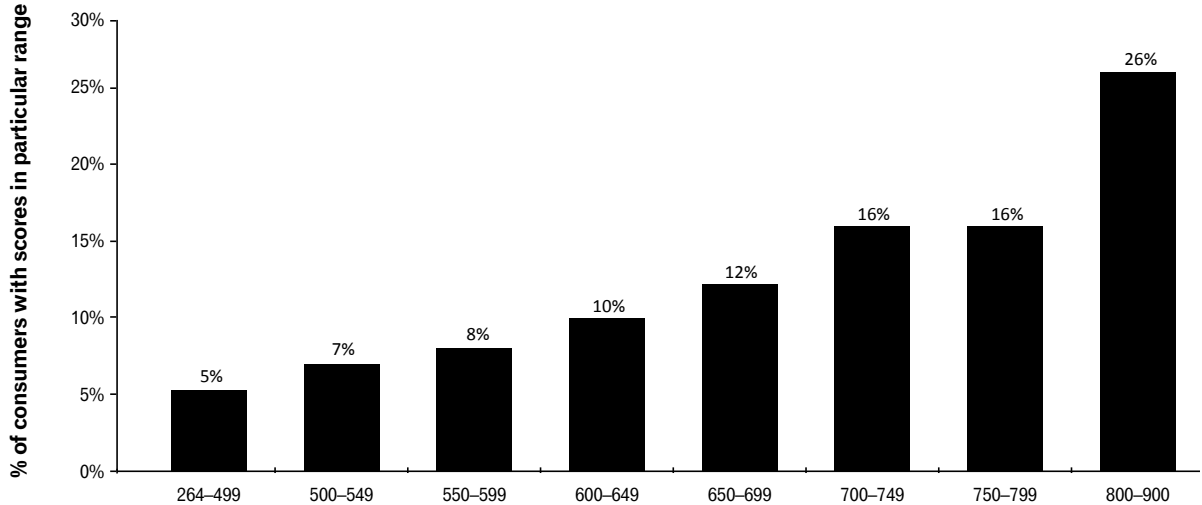
- FICO® Bankcard Score 1 Graph, EXF2B-I
- FICO® Bankcard Score 1 Table, EXF2B-I
- FICO® Bankcard Score 2 Graph, EXF3B-I
- FICO® Bankcard Score 2 Table, EXF3B-I
- FICO® Bankcard Score 3 Graph, EXF4B-I
- FICO® Bankcard Score 3 Table, EXF4B-I
- FICO® Bankcard Score 8 Graph, EXF5B-I
- FICO® Bankcard Score 8 Table, EXF5B-I
- FICO® Bankcard Score 9 Graph, EXF6B-I
- FICO® Bankcard Score 9 Table, EXF6B-I



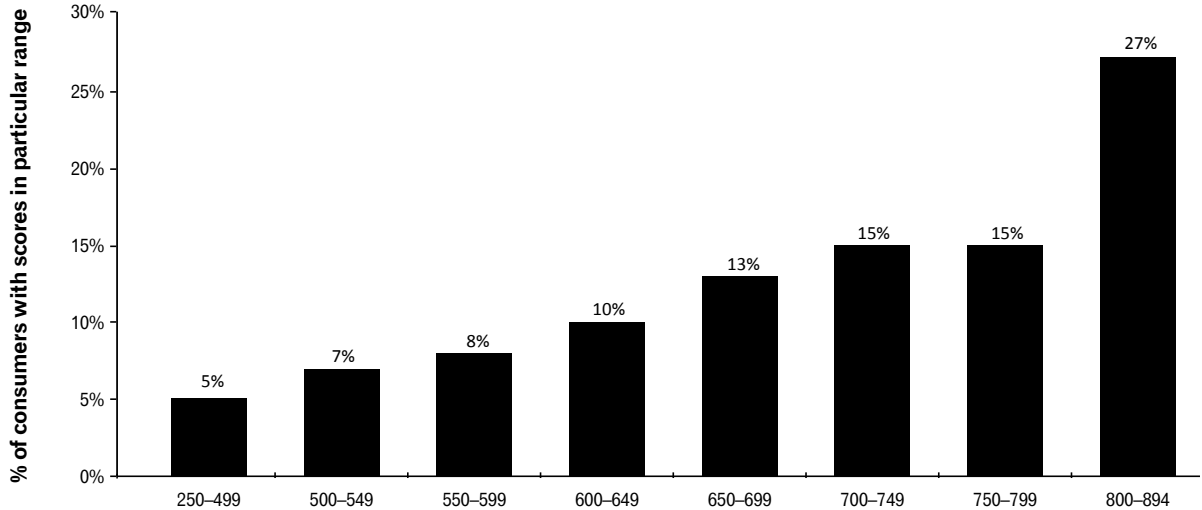




FICO® Bankcard Score 3



FICO® Bankcard Score 8



FICO® Bankcard Score 9



| FICO® Bankcard Score 1 | | |
|-------------------------------|------------------------|---------------------|
| Score Range Min | Score Range Max | Cumulative % |
| 336 | 485 | 1% |
| 486 | 496 | 2% |
| 497 | 504 | 3% |
| 505 | 509 | 4% |
| 510 | 513 | 5% |
| 514 | 519 | 6% |
| 520 | 524 | 7% |
| 525 | 528 | 8% |
| 529 | 532 | 9% |
| 533 | 536 | 10% |
| 537 | 541 | 11% |
| 542 | 545 | 12% |
| 546 | 548 | 13% |
| 549 | 552 | 14% |
| 553 | 556 | 15% |
| 557 | 560 | 16% |
| 561 | 562 | 17% |
| 563 | 564 | 18% |
| 565 | 568 | 19% |
| 569 | 570 | 20% |
| 571 | 573 | 21% |
| 574 | 578 | 22% |
| 579 | 581 | 23% |
| 582 | 585 | 24% |
| 586 | 589 | 25% |
| 590 | 592 | 26% |
| 593 | 596 | 27% |
| 597 | 601 | 28% |
| 602 | 606 | 29% |
| 607 | 612 | 30% |
| 613 | 617 | 31% |
| 618 | 623 | 32% |
| 624 | 628 | 33% |
| 629 | 635 | 34% |
| 636 | 640 | 35% |
| 641 | 644 | 36% |

FICO® Bankcard Score 1

| Score Range Min | Score Range Max | Cumulative % |
|------------------------|------------------------|---------------------|
| 645 | 649 | 37% |
| 650 | 655 | 38% |
| 656 | 660 | 39% |
| 661 | 665 | 40% |
| 666 | 670 | 41% |
| 671 | 674 | 42% |
| 675 | 679 | 43% |
| 680 | 683 | 44% |
| 684 | 687 | 45% |
| 688 | 692 | 46% |
| 693 | 696 | 47% |
| 697 | 700 | 48% |
| 701 | 704 | 49% |
| 705 | 708 | 50% |
| 709 | 712 | 51% |
| 713 | 715 | 52% |
| 716 | 719 | 53% |
| 720 | 723 | 54% |
| 724 | 726 | 55% |
| 727 | 730 | 56% |
| 731 | 733 | 57% |
| 734 | 736 | 58% |
| 737 | 739 | 59% |
| 740 | 742 | 60% |
| 743 | 745 | 61% |
| 746 | 748 | 62% |
| 749 | 751 | 63% |
| 752 | 754 | 64% |
| 755 | 756 | 65% |
| 757 | 758 | 66% |
| 759 | 761 | 67% |
| 762 | 763 | 68% |
| 764 | 765 | 69% |
| 766 | 767 | 70% |
| 768 | 769 | 71% |
| 770 | 771 | 72% |
| 772 | 774 | 73% |
| 775 | 776 | 74% |
| 777 | 778 | 75% |

FICO® Bankcard Score 1

| Score Range Min | Score Range Max | Cumulative % |
|------------------------|------------------------|---------------------|
| 779 | 781 | 76% |
| 782 | 783 | 77% |
| 784 | 786 | 78% |
| 787 | 788 | 79% |
| 789 | 790 | 80% |
| 791 | 792 | 81% |
| 793 | 794 | 82% |
| 795 | 796 | 83% |
| 797 | 799 | 84% |
| 800 | 800 | 85% |
| 801 | 803 | 86% |
| 804 | 804 | 87% |
| 805 | 806 | 88% |
| 807 | 808 | 89% |
| 809 | 811 | 90% |
| 812 | 813 | 91% |
| 814 | 815 | 92% |
| 816 | 817 | 93% |
| 818 | 819 | 94% |
| 820 | 821 | 95% |
| 822 | 824 | 96% |
| 825 | 828 | 97% |
| 829 | 832 | 98% |
| 833 | 837 | 99% |
| 838 | 859 | 100% |



| FICO® Bankcard Score 2 | | |
|-------------------------------|------------------------|---------------------|
| Score Range Min | Score Range Max | Cumulative % |
| 276 | 479 | 1% |
| 480 | 496 | 2% |
| 497 | 508 | 3% |
| 509 | 517 | 4% |
| 518 | 525 | 5% |
| 526 | 532 | 6% |
| 533 | 539 | 7% |
| 540 | 544 | 8% |
| 545 | 549 | 9% |
| 550 | 555 | 10% |
| 556 | 560 | 11% |
| 561 | 565 | 12% |
| 566 | 570 | 13% |
| 571 | 575 | 14% |
| 576 | 579 | 15% |
| 580 | 583 | 16% |
| 584 | 587 | 17% |
| 588 | 592 | 18% |
| 593 | 597 | 19% |
| 598 | 601 | 20% |
| 602 | 606 | 21% |
| 607 | 610 | 22% |
| 611 | 615 | 23% |
| 616 | 620 | 24% |
| 621 | 625 | 25% |
| 626 | 630 | 26% |
| 631 | 635 | 27% |
| 636 | 639 | 28% |
| 640 | 643 | 29% |
| 644 | 648 | 30% |
| 649 | 652 | 31% |
| 653 | 657 | 32% |
| 658 | 661 | 33% |
| 662 | 666 | 34% |
| 667 | 670 | 35% |
| 671 | 675 | 36% |

FICO® Bankcard Score 2

| Score Range Min | Score Range Max | Cumulative % |
|------------------------|------------------------|---------------------|
| 676 | 679 | 37% |
| 680 | 684 | 38% |
| 685 | 688 | 39% |
| 689 | 692 | 40% |
| 693 | 697 | 41% |
| 698 | 701 | 42% |
| 702 | 705 | 43% |
| 706 | 709 | 44% |
| 710 | 713 | 45% |
| 714 | 718 | 46% |
| 719 | 721 | 47% |
| 722 | 725 | 48% |
| 726 | 729 | 49% |
| 730 | 732 | 50% |
| 733 | 736 | 51% |
| 737 | 740 | 52% |
| 741 | 743 | 53% |
| 744 | 747 | 54% |
| 748 | 750 | 55% |
| 751 | 753 | 56% |
| 754 | 757 | 57% |
| 758 | 760 | 58% |
| 761 | 763 | 59% |
| 764 | 766 | 60% |
| 767 | 769 | 61% |
| 770 | 772 | 62% |
| 773 | 775 | 63% |
| 776 | 778 | 64% |
| 779 | 781 | 65% |
| 782 | 784 | 66% |
| 785 | 787 | 67% |
| 788 | 789 | 68% |
| 790 | 792 | 69% |
| 793 | 794 | 70% |
| 795 | 798 | 71% |
| 799 | 800 | 72% |
| 801 | 803 | 73% |
| 804 | 805 | 74% |
| 806 | 807 | 75% |

FICO® Bankcard Score 2

| Score Range Min | Score Range Max | Cumulative % |
|------------------------|------------------------|---------------------|
| 808 | 810 | 76% |
| 811 | 812 | 77% |
| 813 | 814 | 78% |
| 815 | 818 | 79% |
| 819 | 820 | 80% |
| 821 | 822 | 81% |
| 823 | 824 | 82% |
| 825 | 826 | 83% |
| 827 | 828 | 84% |
| 829 | 830 | 85% |
| 831 | 832 | 86% |
| 833 | 834 | 87% |
| 835 | 836 | 88% |
| 837 | 839 | 89% |
| 840 | 840 | 90% |
| 841 | 842 | 91% |
| 843 | 845 | 92% |
| 846 | 846 | 93% |
| 847 | 848 | 94% |
| 849 | 850 | 95% |
| 851 | 853 | 96% |
| 854 | 857 | 97% |
| 858 | 860 | 98% |
| 861 | 865 | 99% |
| 866 | 878 | 100% |



| FICO® Bankcard Score 3 | | |
|-------------------------------|------------------------|---------------------|
| Score Range Min | Score Range Max | Cumulative % |
| 289 | 472 | 1% |
| 473 | 490 | 2% |
| 491 | 503 | 3% |
| 504 | 514 | 4% |
| 515 | 522 | 5% |
| 523 | 529 | 6% |
| 530 | 536 | 7% |
| 537 | 542 | 8% |
| 543 | 549 | 9% |
| 550 | 555 | 10% |
| 556 | 561 | 11% |
| 562 | 567 | 12% |
| 568 | 572 | 13% |
| 573 | 578 | 14% |
| 579 | 583 | 15% |
| 584 | 588 | 16% |
| 589 | 593 | 17% |
| 594 | 599 | 18% |
| 600 | 604 | 19% |
| 605 | 609 | 20% |
| 610 | 613 | 21% |
| 614 | 618 | 22% |
| 619 | 623 | 23% |
| 624 | 629 | 24% |
| 630 | 633 | 25% |
| 634 | 638 | 26% |
| 639 | 642 | 27% |
| 643 | 646 | 28% |
| 647 | 650 | 29% |
| 651 | 654 | 30% |
| 655 | 658 | 31% |
| 659 | 662 | 32% |
| 663 | 667 | 33% |
| 668 | 670 | 34% |
| 671 | 674 | 35% |
| 675 | 679 | 36% |

FICO® Bankcard Score 3

| Score Range Min | Score Range Max | Cumulative % |
|------------------------|------------------------|---------------------|
| 680 | 682 | 37% |
| 683 | 686 | 38% |
| 687 | 690 | 39% |
| 691 | 693 | 40% |
| 694 | 697 | 41% |
| 698 | 701 | 42% |
| 702 | 705 | 43% |
| 706 | 709 | 44% |
| 710 | 712 | 45% |
| 713 | 716 | 46% |
| 717 | 720 | 47% |
| 721 | 723 | 48% |
| 724 | 727 | 49% |
| 728 | 731 | 50% |
| 732 | 735 | 51% |
| 736 | 738 | 52% |
| 739 | 742 | 53% |
| 743 | 745 | 54% |
| 746 | 749 | 55% |
| 750 | 752 | 56% |
| 753 | 757 | 57% |
| 758 | 760 | 58% |
| 761 | 763 | 59% |
| 764 | 767 | 60% |
| 768 | 770 | 61% |
| 771 | 773 | 62% |
| 774 | 777 | 63% |
| 778 | 780 | 64% |
| 781 | 784 | 65% |
| 785 | 787 | 66% |
| 788 | 790 | 67% |
| 791 | 793 | 68% |
| 794 | 796 | 69% |
| 797 | 799 | 70% |
| 800 | 801 | 71% |
| 802 | 804 | 72% |
| 805 | 806 | 73% |
| 807 | 810 | 74% |
| 811 | 813 | 75% |

FICO® Bankcard Score 3

| Score Range Min | Score Range Max | Cumulative % |
|------------------------|------------------------|---------------------|
| 814 | 815 | 76% |
| 816 | 817 | 77% |
| 818 | 819 | 78% |
| 820 | 821 | 79% |
| 822 | 823 | 80% |
| 824 | 826 | 81% |
| 827 | 828 | 82% |
| 829 | 830 | 83% |
| 831 | 832 | 84% |
| 833 | 834 | 85% |
| 835 | 838 | 86% |
| 839 | 840 | 87% |
| 841 | 842 | 88% |
| 843 | 843 | 89% |
| 844 | 844 | 90% |
| 845 | 847 | 91% |
| 848 | 848 | 92% |
| 849 | 850 | 93% |
| 851 | 854 | 94% |
| 855 | 856 | 95% |
| 857 | 857 | 96% |
| 858 | 860 | 97% |
| 861 | 866 | 98% |
| 867 | 874 | 99% |
| 875 | 900 | 100% |



| FICO® Bankcard Score 8 | | |
|-------------------------------|------------------------|---------------------|
| Score Range Min | Score Range Max | Cumulative % |
| 264 | 461 | 1% |
| 462 | 476 | 2% |
| 477 | 486 | 3% |
| 487 | 495 | 4% |
| 496 | 502 | 5% |
| 503 | 509 | 6% |
| 510 | 517 | 7% |
| 518 | 523 | 8% |
| 524 | 531 | 9% |
| 532 | 538 | 10% |
| 539 | 545 | 11% |
| 546 | 551 | 12% |
| 552 | 558 | 13% |
| 559 | 565 | 14% |
| 566 | 571 | 15% |
| 572 | 577 | 16% |
| 578 | 583 | 17% |
| 584 | 589 | 18% |
| 590 | 595 | 19% |
| 596 | 600 | 20% |
| 601 | 605 | 21% |
| 606 | 610 | 22% |
| 611 | 615 | 23% |
| 616 | 620 | 24% |
| 621 | 625 | 25% |
| 626 | 630 | 26% |
| 631 | 635 | 27% |
| 636 | 639 | 28% |
| 640 | 644 | 29% |
| 645 | 648 | 30% |
| 649 | 653 | 31% |
| 654 | 658 | 32% |
| 659 | 662 | 33% |
| 663 | 667 | 34% |
| 668 | 671 | 35% |
| 672 | 674 | 36% |

FICO® Bankcard Score 8

| Score Range Min | Score Range Max | Cumulative % |
|------------------------|------------------------|---------------------|
| 675 | 678 | 37% |
| 679 | 682 | 38% |
| 683 | 687 | 39% |
| 688 | 690 | 40% |
| 691 | 694 | 41% |
| 695 | 698 | 42% |
| 699 | 701 | 43% |
| 702 | 705 | 44% |
| 706 | 708 | 45% |
| 709 | 710 | 46% |
| 711 | 713 | 47% |
| 714 | 717 | 48% |
| 718 | 721 | 49% |
| 722 | 724 | 50% |
| 725 | 727 | 51% |
| 728 | 731 | 52% |
| 732 | 734 | 53% |
| 735 | 737 | 54% |
| 738 | 740 | 55% |
| 741 | 743 | 56% |
| 744 | 744 | 57% |
| 745 | 748 | 58% |
| 749 | 751 | 59% |
| 752 | 755 | 60% |
| 756 | 758 | 61% |
| 759 | 762 | 62% |
| 763 | 764 | 63% |
| 765 | 768 | 64% |
| 769 | 771 | 65% |
| 772 | 774 | 66% |
| 775 | 778 | 67% |
| 779 | 781 | 68% |
| 782 | 783 | 69% |
| 784 | 786 | 70% |
| 787 | 790 | 71% |
| 791 | 792 | 72% |
| 793 | 795 | 73% |
| 796 | 798 | 74% |
| 799 | 801 | 75% |

FICO® Bankcard Score 8

| Score Range Min | Score Range Max | Cumulative % |
|------------------------|------------------------|---------------------|
| 802 | 804 | 76% |
| 805 | 806 | 77% |
| 807 | 808 | 78% |
| 809 | 812 | 79% |
| 813 | 814 | 80% |
| 815 | 816 | 81% |
| 817 | 819 | 82% |
| 820 | 822 | 83% |
| 823 | 824 | 84% |
| 825 | 826 | 85% |
| 827 | 829 | 86% |
| 830 | 831 | 87% |
| 832 | 834 | 88% |
| 835 | 837 | 89% |
| 838 | 839 | 90% |
| 840 | 842 | 91% |
| 843 | 846 | 92% |
| 847 | 849 | 93% |
| 850 | 852 | 94% |
| 853 | 857 | 95% |
| 858 | 861 | 96% |
| 862 | 867 | 97% |
| 868 | 872 | 98% |
| 873 | 881 | 99% |
| 882 | 900 | 100% |



| FICO® Bankcard Score 9 | | |
|-------------------------------|------------------------|---------------------|
| Score Range Min | Score Range Max | Cumulative % |
| 250 | 446 | 1% |
| 447 | 467 | 2% |
| 468 | 481 | 3% |
| 482 | 492 | 4% |
| 493 | 501 | 5% |
| 502 | 509 | 6% |
| 510 | 516 | 7% |
| 517 | 523 | 8% |
| 524 | 530 | 9% |
| 531 | 537 | 10% |
| 538 | 544 | 11% |
| 545 | 551 | 12% |
| 552 | 558 | 13% |
| 559 | 565 | 14% |
| 566 | 572 | 15% |
| 573 | 578 | 16% |
| 579 | 585 | 17% |
| 586 | 592 | 18% |
| 593 | 599 | 19% |
| 600 | 606 | 20% |
| 607 | 612 | 21% |
| 613 | 618 | 22% |
| 619 | 624 | 23% |
| 625 | 629 | 24% |
| 630 | 634 | 25% |
| 635 | 638 | 26% |
| 639 | 642 | 27% |
| 643 | 647 | 28% |
| 648 | 651 | 29% |
| 652 | 655 | 30% |
| 656 | 660 | 31% |
| 661 | 663 | 32% |
| 664 | 668 | 33% |
| 669 | 672 | 34% |
| 673 | 675 | 35% |
| 676 | 679 | 36% |

FICO® Bankcard Score 9

| Score Range Min | Score Range Max | Cumulative % |
|------------------------|------------------------|---------------------|
| 680 | 683 | 37% |
| 684 | 686 | 38% |
| 687 | 690 | 39% |
| 691 | 693 | 40% |
| 694 | 696 | 41% |
| 697 | 698 | 42% |
| 699 | 703 | 43% |
| 704 | 706 | 44% |
| 707 | 708 | 45% |
| 709 | 712 | 46% |
| 713 | 715 | 47% |
| 716 | 717 | 48% |
| 718 | 720 | 49% |
| 721 | 724 | 50% |
| 725 | 727 | 51% |
| 728 | 730 | 52% |
| 731 | 734 | 53% |
| 735 | 737 | 54% |
| 738 | 741 | 55% |
| 742 | 745 | 56% |
| 746 | 748 | 57% |
| 749 | 751 | 58% |
| 752 | 755 | 59% |
| 756 | 758 | 60% |
| 759 | 762 | 61% |
| 763 | 765 | 62% |
| 766 | 769 | 63% |
| 770 | 773 | 64% |
| 774 | 776 | 65% |
| 777 | 779 | 66% |
| 780 | 782 | 67% |
| 783 | 786 | 68% |
| 787 | 789 | 69% |
| 790 | 792 | 70% |
| 793 | 794 | 71% |
| 795 | 797 | 72% |
| 798 | 800 | 73% |
| 801 | 803 | 74% |
| 804 | 805 | 75% |

FICO® Bankcard Score 9

| Score Range Min | Score Range Max | Cumulative % |
|------------------------|------------------------|---------------------|
| 806 | 808 | 76% |
| 809 | 811 | 77% |
| 812 | 813 | 78% |
| 814 | 816 | 79% |
| 817 | 819 | 80% |
| 820 | 821 | 81% |
| 822 | 824 | 82% |
| 825 | 826 | 83% |
| 827 | 828 | 84% |
| 829 | 830 | 85% |
| 831 | 833 | 86% |
| 834 | 835 | 87% |
| 836 | 837 | 88% |
| 838 | 838 | 89% |
| 839 | 840 | 90% |
| 841 | 842 | 91% |
| 843 | 844 | 92% |
| 845 | 846 | 93% |
| 847 | 848 | 94% |
| 849 | 850 | 95% |
| 851 | 853 | 96% |
| 854 | 856 | 97% |
| 857 | 861 | 98% |
| 862 | 868 | 99% |
| 869 | 894 | 100% |