

RANKING AMERICA'S CREDIT

A look at America's credit scores reveals that the Midwest is doing well and the South continues to struggle

TOP 10 HIGHEST CREDIT SCORES BY CITY

CITY	AVERAGE CREDIT SCORE*
WAUSAU, WI	789
MINNEAPOLIS, MN	787
MADISON, WI	785
CEDAR RAPIDS, IA	781
SAN FRANCISCO, CA	781
GREEN BAY, WI	780
BOSTON, MA	779
PEORIA, IL	778
SIOUX FALLS, SD	778
LA CROSSE, WI	777

BOTTOM 10 LOWEST CREDIT SCORES BY CITY

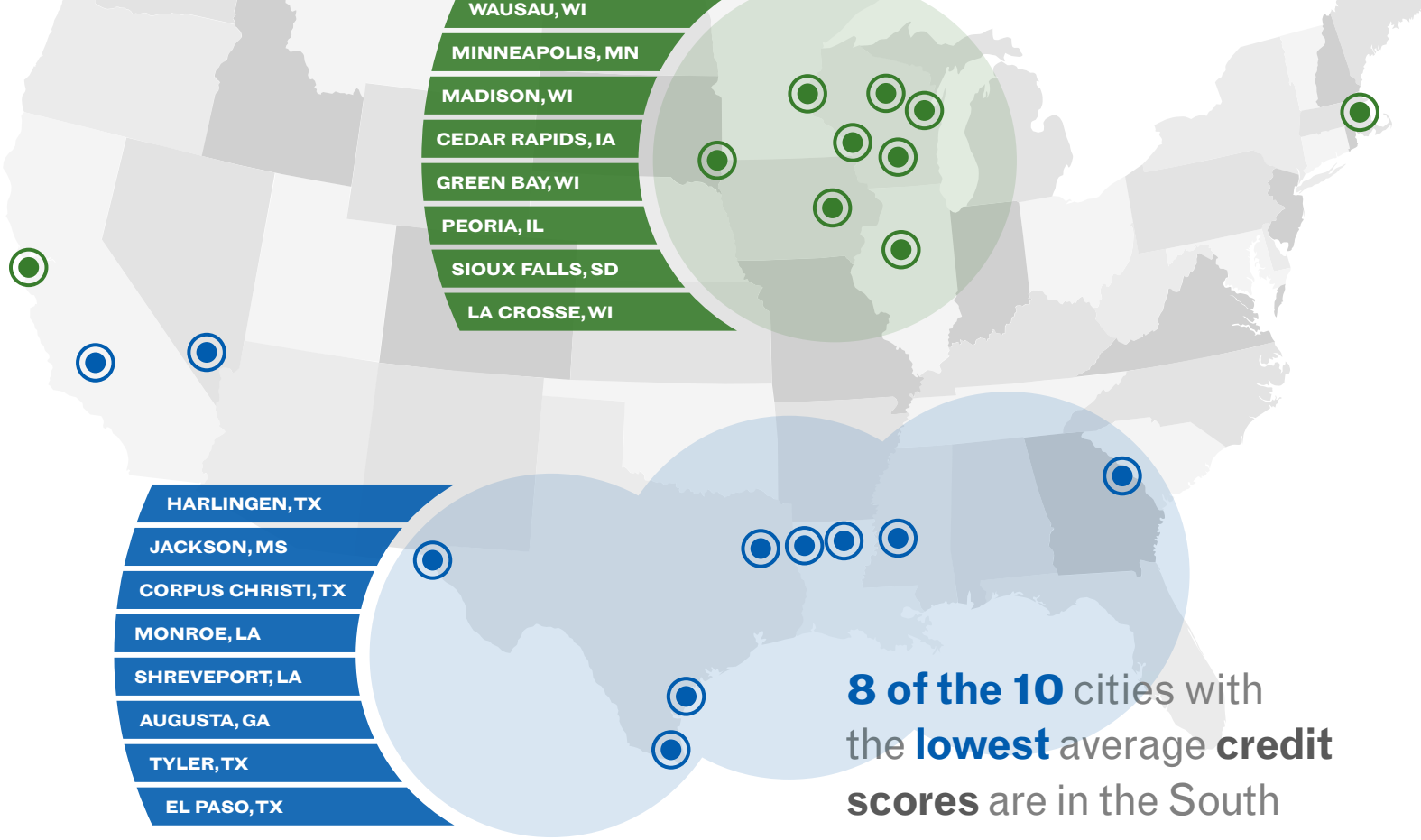
CITY	AVERAGE CREDIT SCORE
HARLINGEN, TX	686
JACKSON, MS	701
CORPUS CHRISTI, TX	702
MONROE, LA	706
SHREVEPORT, LA	706
AUGUSTA, GA	709
BAKERSFIELD, CA	709
LAS VEGAS, NV	709
TYLER, TX	710
EL PASO, TX	710

*Ranking is based on the 501-990 scoring range of VantageScore®. For ranking purposes, scores were averaged to the nearest whole number.

THE MIDWEST

THE SOUTH

8 of the 10 cities with the highest average credit scores are in the Midwest



8 of the 10 cities with the lowest average credit scores are in the South



6 of the 10 cities with the lowest debt are in the Midwest



7 of the 10 cities with the highest debt are in the South



WAUSAU, WI

HAS THE HIGHEST AVERAGE CREDIT SCORE IN THE COUNTRY

Wausau, WI sweeps Minneapolis, MN out of the number 1 spot for highest credit score after 4 years

TEXAS

FOUR OF THE BOTTOM TEN CREDIT SCORES ARE FROM CITIES IN TEXAS

Residents of the Harlingen, Corpus Christi, Tyler and El Paso metro areas struggle with low scores



REVEALING THE RELATIONSHIP BETWEEN LOWER UNEMPLOYMENT* & HIGH CREDIT SCORES

9 of the top 10 cities with the highest average scores have unemployment rates below the national average of 9.2%*

CITY	UNEMPLOYMENT RATE	AVERAGE CREDIT SCORE
WAUSAU, WI	8.10%	789
MINNEAPOLIS, MN	6.90%	787
MADISON, WI	6.00%	785
CEDAR RAPIDS, IA	6.00%	781
SAN FRANCISCO, CA	10.00%	781
GREEN BAY, WI	7.90%	780
BOSTON, MA	7.10%	779
PEORIA, IL	7.90%	778
SIOUX FALLS, SD	4.50%	778
LA CROSSE, WI	6.70%	777

*Unemployment figures are from the U.S. Department of Labor Bureau of Labor Statistics.

ANALYSIS METHODOLOGY

This analysis is based on a statistically relevant sampling of Experian's consumer credit database. Analyzed credit files did not contain personal identification information. Credit scores for the State of Credit report were based on the average VantageScore by designated market area (DMA) from January through June 2011.

ABOUT VANTAGESCORE®

VantageScore is the credit industry's first credit rating scale, developed jointly by Experian, Equifax and TransUnion. VantageScore uses both a number (501-990) and a letter grade (A, B, C, D or F). Higher scores represent a lower likelihood of risk.