VantageScore®

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

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

Over 4 months

Trended Data Outcome:

Nearly 20% Incremental Predictive Performance
Among Prime Consumers When Using Trended Credit Data Attributes
(vs. Static Data Attributes)