



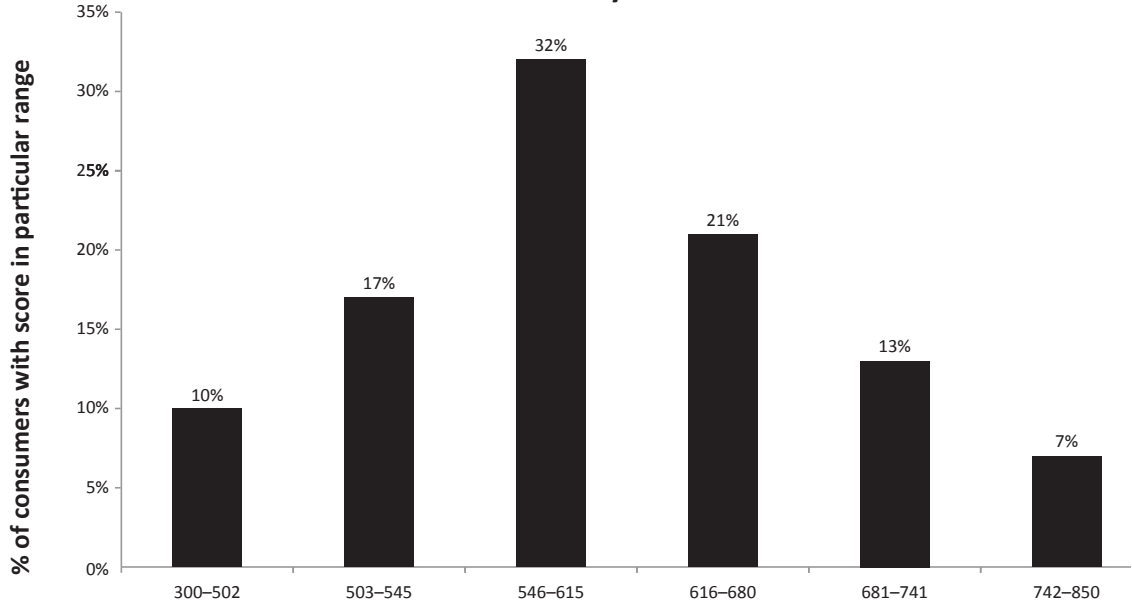
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To view a specific graph or table, click on the respective link below.

Risk Based Pricing Rule — Clear Early Risk Score™

- Clear Early Risk Score™ Graph, CERS
- Clear Early Risk Score™ Table, CERS

Clear Early Risk Score™





Clear Early Risk Score™ — National Score Distribution

Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	435	1%	1%
436	457	1%	2%
458	468	1%	3%
469	476	1%	4%
477	482	1%	5%
483	487	1%	6%
488	491	1%	7%
492	495	1%	8%
496	499	1%	9%
500	502	1%	10%
503	505	1%	11%
506	507	1%	12%
508	510	1%	13%
511	513	1%	14%
514	516	1%	15%
517	518	1%	16%
519	521	1%	17%
522	523	1%	18%
524	526	1%	19%
527	528	1%	20%
529	531	1%	21%
532	533	1%	22%
534	536	1%	23%
537	538	1%	24%
539	540	1%	25%
541	543	1%	26%
544	545	1%	27%
546	547	1%	28%

Clear Early Risk Score™ — National Score Distribution

Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
548	549	1%	29%
550	551	1%	30%
552	553	1%	31%
554	555	1%	32%
556	557	1%	33%
558	559	1%	34%
560	561	1%	35%
562	563	1%	36%
564	566	1%	37%
567	567	1%	38%
568	570	1%	39%
571	572	1%	40%
573	574	1%	41%
575	576	1%	42%
577	578	1%	43%
579	580	1%	44%
581	582	1%	45%
583	584	1%	46%
585	586	1%	47%
587	589	1%	48%
590	591	1%	49%
592	593	1%	50%
594	595	1%	51%
596	598	1%	52%
599	600	1%	53%
601	603	1%	54%
604	605	1%	55%
606	607	1%	56%



Clear Early Risk Score™ — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
608	610	1%	57%
611	613	1%	58%
614	615	1%	59%
616	618	1%	60%
619	621	1%	61%
622	624	1%	62%
625	627	1%	63%
628	629	1%	64%
630	632	1%	65%
633	635	1%	66%
636	638	1%	67%
639	641	1%	68%
642	644	1%	69%
645	647	1%	70%
648	650	1%	71%
651	653	1%	72%
654	657	1%	73%
658	660	1%	74%
661	663	1%	75%
664	666	1%	76%
667	670	1%	77%
671	673	1%	78%
674	677	1%	79%
678	680	1%	80%
681	684	1%	81%
685	688	1%	82%
689	692	1%	83%
693	696	1%	84%

Clear Early Risk Score™ — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
697	700	1%	85%
701	705	1%	86%
706	709	1%	87%
710	714	1%	88%
715	719	1%	89%
720	724	1%	90%
725	730	1%	91%
731	735	1%	92%
736	741	1%	93%
742	748	1%	94%
749	755	1%	95%
756	763	1%	96%
764	771	1%	97%
772	782	1%	98%
783	850	2%	100%

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Minimum Clear Early Risk Score™ 300
 Maximum Clear Early Risk Score™ 850

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%”.

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