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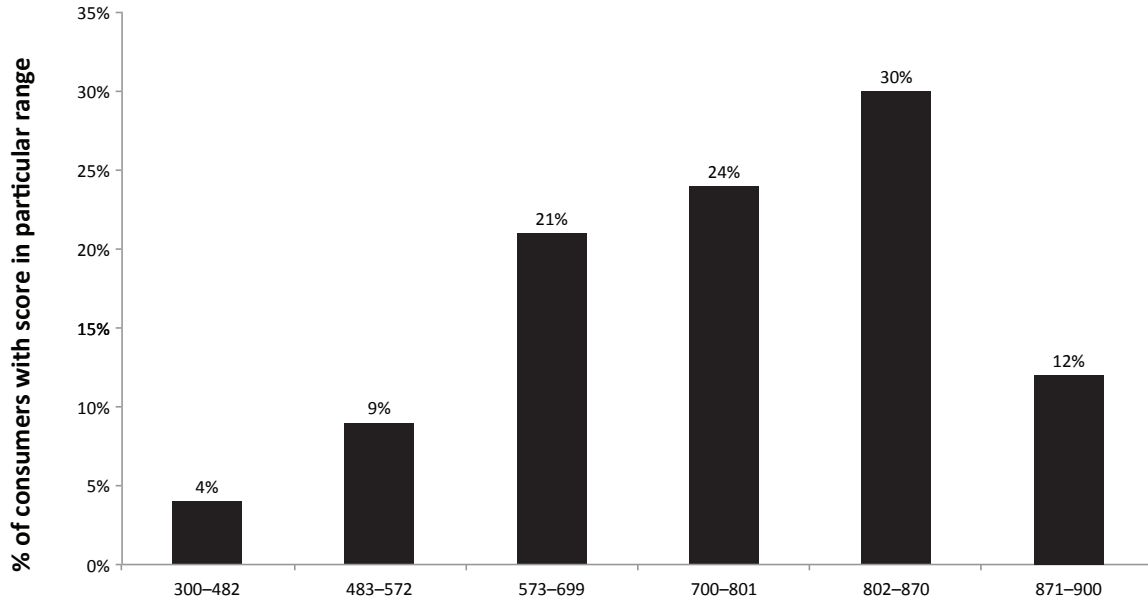
To view a specific graph or table, click on the respective link below.

Risk Based Pricing Rule — Scorex PLUSSM

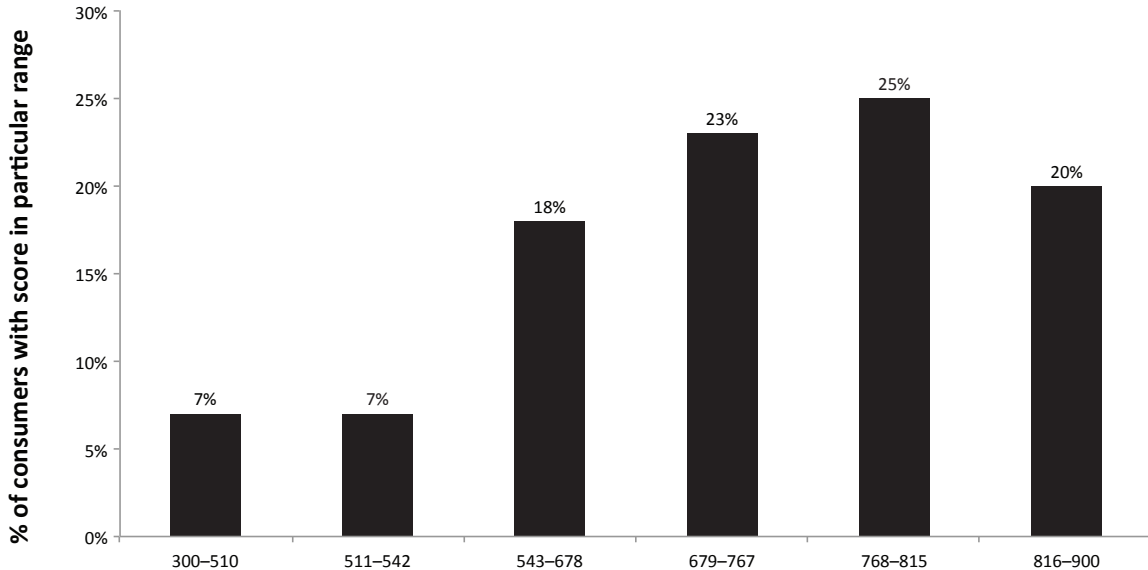
- Scorex PLUSSM — Existing Accounts Graph, SP Existing
- Scorex PLUSSM — Existing Accounts Table, SP Existing
- Scorex PLUSSM — New Accounts Graph, SP New
- Scorex PLUSSM — New Accounts Table, SP New



Scorex PLUSSM — Existing Accounts



Scorex PLUSSM — New Accounts





Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	427	1%	1%
428	456	1%	2%
457	471	1%	3%
472	482	1%	4%
483	494	1%	5%
495	506	1%	6%
507	517	1%	7%
518	527	1%	8%
528	536	1%	9%
537	546	1%	10%
547	555	1%	11%
556	564	1%	12%
565	572	1%	13%
573	579	1%	14%
580	586	1%	15%
587	593	1%	16%
594	599	1%	17%
600	606	1%	18%
607	612	1%	19%
613	618	1%	20%
619	624	1%	21%
625	630	1%	22%
631	636	1%	23%
637	642	1%	24%
643	648	1%	25%
649	654	1%	26%
655	660	1%	27%
661	666	1%	28%

Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
667	672	1%	29%
673	677	1%	30%
678	683	1%	31%
684	688	1%	32%
689	694	1%	33%
695	699	1%	34%
700	705	1%	35%
706	710	1%	36%
711	716	1%	37%
717	722	1%	38%
723	727	1%	39%
728	733	1%	40%
734	738	1%	41%
739	743	1%	42%
744	748	1%	43%
749	753	1%	44%
754	757	1%	45%
758	761	1%	46%
762	766	1%	47%
767	770	1%	48%
771	773	1%	49%
774	777	1%	50%
778	780	1%	51%
781	783	1%	52%
784	787	1%	53%
788	790	1%	54%
791	792	1%	55%
793	795	1%	56%



Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
796	798	1%	57%
799	801	1%	58%
802	803	1%	59%
804	806	1%	60%
807	808	1%	61%
809	810	1%	62%
811	813	1%	63%
814	815	1%	64%
816	817	1%	65%
818	819	1%	66%
820	821	1%	67%
822	824	1%	68%
825	826	1%	69%
827	828	1%	70%
829	830	1%	71%
831	832	1%	72%
833	834	1%	73%
835	836	1%	74%
837	838	1%	75%
839	840	1%	76%
841	843	1%	77%
844	845	1%	78%
846	847	1%	79%
848	849	1%	80%
850	852	1%	81%
853	854	1%	82%
855	856	1%	83%
857	859	1%	84%

Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
860	861	1%	85%
862	864	1%	86%
865	867	1%	87%
868	870	1%	88%
871	873	1%	89%
874	876	1%	90%
877	880	1%	91%
881	883	1%	92%
884	887	1%	93%
888	891	1%	94%
892	896	1%	95%
897	900	5%	100%

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Minimum Scorex PLUSSM — Existing Accounts 300
 Maximum Scorex PLUSSM — Existing Accounts 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: April 2023



Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	471	1%	1%
472	483	1%	2%
484	490	1%	3%
491	496	1%	4%
497	501	1%	5%
502	505	1%	6%
506	510	1%	7%
511	514	1%	8%
515	518	1%	9%
519	521	1%	10%
522	525	1%	11%
526	530	1%	12%
531	536	1%	13%
537	542	1%	14%
543	549	1%	15%
550	559	1%	16%
560	573	1%	17%
574	589	1%	18%
590	601	1%	19%
602	611	1%	20%
612	618	1%	21%
619	625	1%	22%
626	630	1%	23%
631	635	1%	24%
636	640	1%	25%
641	645	1%	26%
646	651	1%	27%
652	656	1%	28%

Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
657	661	1%	29%
662	667	1%	30%
668	673	1%	31%
674	678	1%	32%
679	683	1%	33%
684	689	1%	34%
690	694	1%	35%
695	698	1%	36%
699	703	1%	37%
704	707	1%	38%
708	712	1%	39%
713	715	1%	40%
716	719	1%	41%
720	723	1%	42%
724	728	1%	43%
729	731	1%	44%
732	735	1%	45%
736	739	1%	46%
740	742	1%	47%
743	746	1%	48%
747	749	1%	49%
750	752	1%	50%
753	755	1%	51%
756	758	1%	52%
759	761	1%	53%
762	764	1%	54%
765	767	1%	55%
768	770	1%	56%



Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
771	772	1%	57%
773	775	1%	58%
776	777	1%	59%
778	780	1%	60%
781	782	1%	61%
783	784	1%	62%
785	786	1%	63%
787	788	1%	64%
789	790	1%	65%
791	792	1%	66%
793	794	1%	67%
795	796	1%	68%
797	798	1%	69%
799	800	1%	70%
801	801	1%	71%
802	803	1%	72%
804	804	1%	73%
805	806	1%	74%
807	808	1%	75%
809	809	1%	76%
810	810	1%	77%
811	812	1%	78%
813	814	1%	79%
815	815	1%	80%
816	817	1%	81%
818	819	1%	82%
820	821	1%	83%
822	823	1%	84%

Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
824	825	1%	85%
826	827	1%	86%
828	830	1%	87%
831	832	1%	88%
833	835	1%	89%
836	838	1%	90%
839	841	1%	91%
842	844	1%	92%
845	848	1%	93%
849	853	1%	94%
854	857	1%	95%
858	862	1%	96%
863	867	1%	97%
868	873	1%	98%
874	900	2%	100%

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Minimum Scorex PLUSSM — New Accounts 300
 Maximum Scorex PLUSSM — New Accounts 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: April 2023