



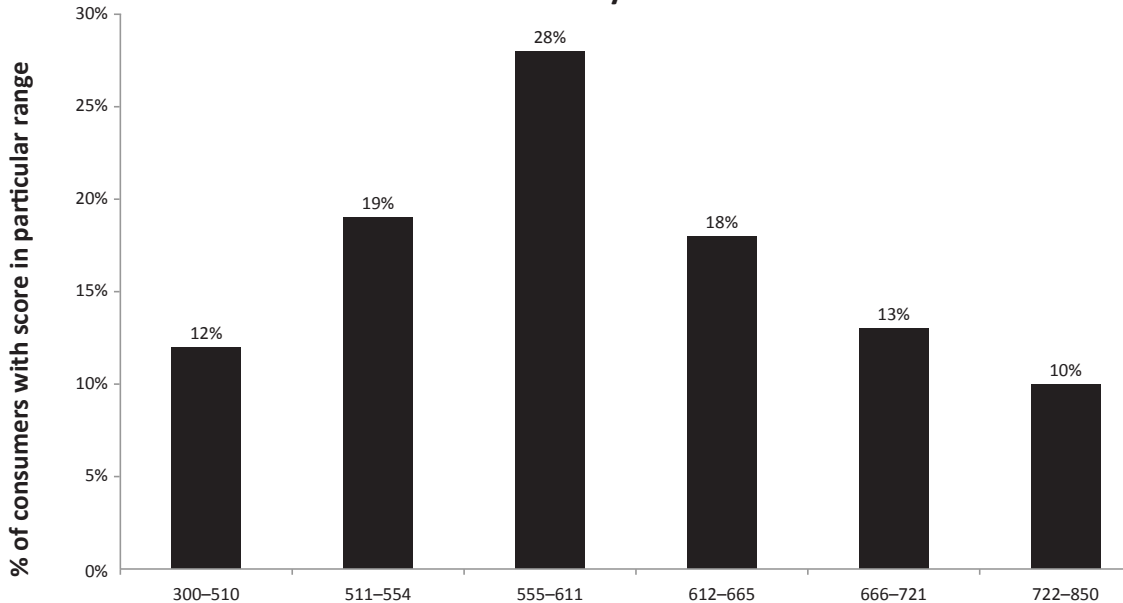
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To view a specific graph or table, click on the respective link below.

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	439	1%	1%
440	460	1%	2%
461	472	1%	3%
473	479	1%	4%
480	485	1%	5%
486	490	1%	6%
491	495	1%	7%
496	498	1%	8%
499	502	1%	9%
503	505	1%	10%
506	507	1%	11%
508	510	1%	12%
511	513	1%	13%
514	516	1%	14%
517	518	1%	15%
519	521	1%	16%
522	523	1%	17%
524	526	1%	18%
527	529	1%	19%
530	531	1%	20%
532	533	1%	21%
534	536	1%	22%
537	538	1%	23%
539	540	1%	24%
541	542	1%	25%
543	544	1%	26%
545	546	1%	27%
547	548	1%	28%

Clear Early Risk Score™ — National Score Distribution

Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
549	550	1%	29%
551	552	1%	30%
553	554	1%	31%
555	556	1%	32%
557	558	1%	33%
559	560	1%	34%
561	562	1%	35%
563	563	1%	36%
564	565	1%	37%
566	567	1%	38%
568	569	1%	39%
570	571	1%	40%
572	573	1%	41%
574	575	1%	42%
576	577	1%	43%
578	578	1%	44%
579	580	1%	45%
581	582	1%	46%
583	584	1%	47%
585	586	1%	48%
587	588	1%	49%
589	591	1%	50%
592	593	1%	51%
594	595	1%	52%
596	597	1%	53%
598	599	1%	54%
600	601	1%	55%
602	604	1%	56%



Clear Early Risk Score™ — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
605	606	1%	57%
607	609	1%	58%
610	611	1%	59%
612	614	1%	60%
615	616	1%	61%
617	619	1%	62%
620	622	1%	63%
623	625	1%	64%
626	627	1%	65%
628	630	1%	66%
631	633	1%	67%
634	636	1%	68%
637	639	1%	69%
640	642	1%	70%
643	645	1%	71%
646	648	1%	72%
649	651	1%	73%
652	655	1%	74%
656	658	1%	75%
659	661	1%	76%
662	665	1%	77%
666	668	1%	78%
669	672	1%	79%
673	676	1%	80%
677	679	1%	81%
680	683	1%	82%
684	688	1%	83%
689	692	1%	84%

Clear Early Risk Score™ — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
693	696	1%	85%
697	701	1%	86%
702	706	1%	87%
707	711	1%	88%
712	716	1%	89%
717	721	1%	90%
722	727	1%	91%
728	733	1%	92%
734	739	1%	93%
740	746	1%	94%
747	753	1%	95%
754	761	1%	96%
762	771	1%	97%
772	781	1%	98%
782	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%”.

File date: April 2024