



475 Anton Boulevard
Costa Mesa, CA 92626
www.experian.com

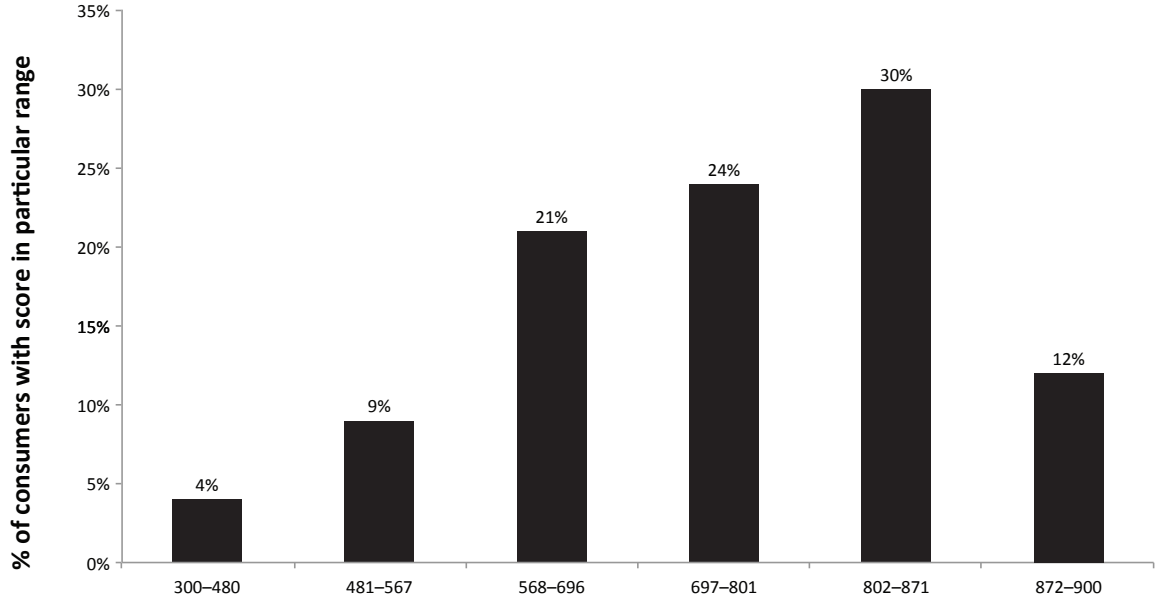
To view a specific graph or table, click on the respective link below.

Risk Based Pricing Rule — Scorex PLUSSM

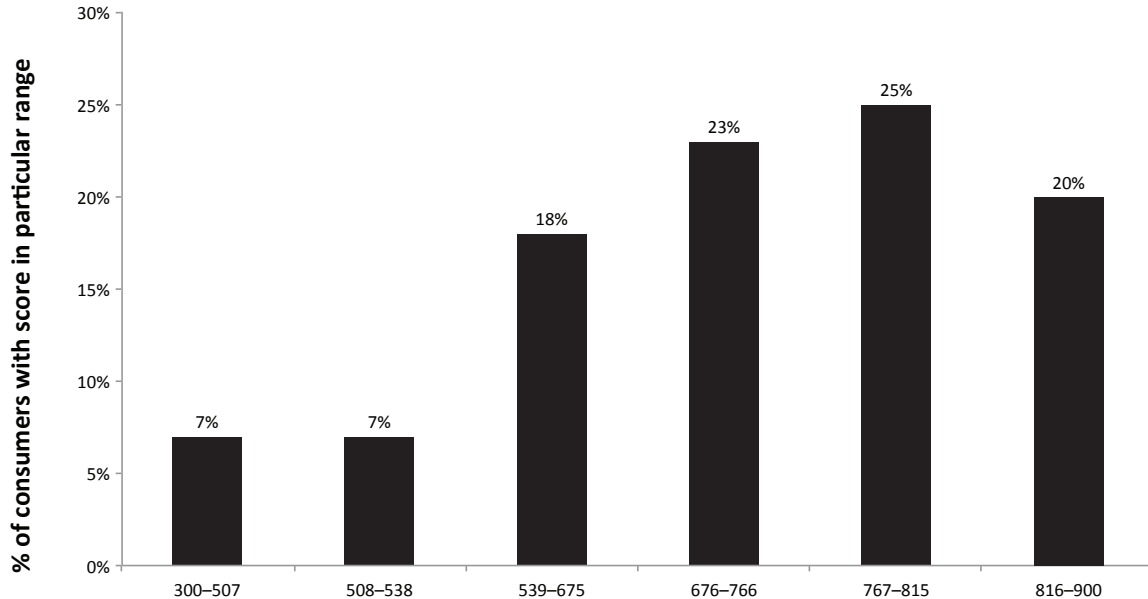
- Scorex PLUSSM — Existing Accounts Graph, SP Existing
- Scorex PLUSSM — Existing Accounts Table, SP Existing
- Scorex PLUSSM — New Accounts Graph, SP New
- Scorex PLUSSM — New Accounts Table, SP New



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	422	1%	1%
423	452	1%	2%
453	468	1%	3%
469	480	1%	4%
481	491	1%	5%
492	503	1%	6%
504	514	1%	7%
515	524	1%	8%
525	533	1%	9%
534	542	1%	10%
543	551	1%	11%
552	560	1%	12%
561	567	1%	13%
568	575	1%	14%
576	582	1%	15%
583	588	1%	16%
589	595	1%	17%
596	601	1%	18%
602	607	1%	19%
608	613	1%	20%
614	619	1%	21%
620	625	1%	22%
626	631	1%	23%
632	637	1%	24%
638	643	1%	25%
644	649	1%	26%
650	655	1%	27%
656	662	1%	28%

Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
663	668	1%	29%
669	674	1%	30%
675	680	1%	31%
681	685	1%	32%
686	691	1%	33%
692	696	1%	34%
697	702	1%	35%
703	708	1%	36%
709	713	1%	37%
714	719	1%	38%
720	725	1%	39%
726	731	1%	40%
732	736	1%	41%
737	742	1%	42%
743	747	1%	43%
748	751	1%	44%
752	756	1%	45%
757	761	1%	46%
762	765	1%	47%
766	769	1%	48%
770	773	1%	49%
774	776	1%	50%
777	780	1%	51%
781	783	1%	52%
784	786	1%	53%
787	789	1%	54%
790	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	820	1%	66%
821	822	1%	67%
823	824	1%	68%
825	826	1%	69%
827	828	1%	70%
829	830	1%	71%
831	832	1%	72%
833	835	1%	73%
836	837	1%	74%
838	839	1%	75%
840	841	1%	76%
842	843	1%	77%
844	845	1%	78%
846	848	1%	79%
849	850	1%	80%
851	852	1%	81%
853	855	1%	82%
856	857	1%	83%
858	860	1%	84%

Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
861	862	1%	85%
863	865	1%	86%
866	868	1%	87%
869	871	1%	88%
872	874	1%	89%
875	878	1%	90%
879	881	1%	91%
882	885	1%	92%
886	889	1%	93%
890	893	1%	94%
894	897	1%	95%
898	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 2024



Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	470	1%	1%
471	482	1%	2%
483	489	1%	3%
490	495	1%	4%
496	499	1%	5%
500	503	1%	6%
504	507	1%	7%
508	511	1%	8%
512	515	1%	9%
516	519	1%	10%
520	523	1%	11%
524	527	1%	12%
528	532	1%	13%
533	538	1%	14%
539	545	1%	15%
546	553	1%	16%
554	565	1%	17%
566	581	1%	18%
582	595	1%	19%
596	606	1%	20%
607	615	1%	21%
616	621	1%	22%
622	627	1%	23%
628	632	1%	24%
633	638	1%	25%
639	643	1%	26%
644	648	1%	27%
649	653	1%	28%

Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
654	658	1%	29%
659	664	1%	30%
665	669	1%	31%
670	675	1%	32%
676	680	1%	33%
681	686	1%	34%
687	691	1%	35%
692	696	1%	36%
697	701	1%	37%
702	705	1%	38%
706	710	1%	39%
711	713	1%	40%
714	717	1%	41%
718	721	1%	42%
722	725	1%	43%
726	730	1%	44%
731	733	1%	45%
734	737	1%	46%
738	741	1%	47%
742	744	1%	48%
745	748	1%	49%
749	751	1%	50%
752	754	1%	51%
755	757	1%	52%
758	760	1%	53%
761	763	1%	54%
764	766	1%	55%
767	769	1%	56%



Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
770	772	1%	57%
773	774	1%	58%
775	777	1%	59%
778	779	1%	60%
780	781	1%	61%
782	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	799	1%	70%
800	801	1%	71%
802	803	1%	72%
804	804	1%	73%
805	806	1%	74%
807	807	1%	75%
808	809	1%	76%
810	810	1%	77%
811	812	1%	78%
813	813	1%	79%
814	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	828	1%	86%
829	830	1%	87%
831	833	1%	88%
834	835	1%	89%
836	838	1%	90%
839	841	1%	91%
842	845	1%	92%
846	849	1%	93%
850	853	1%	94%
854	858	1%	95%
859	863	1%	96%
864	868	1%	97%
869	874	1%	98%
875	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 2024