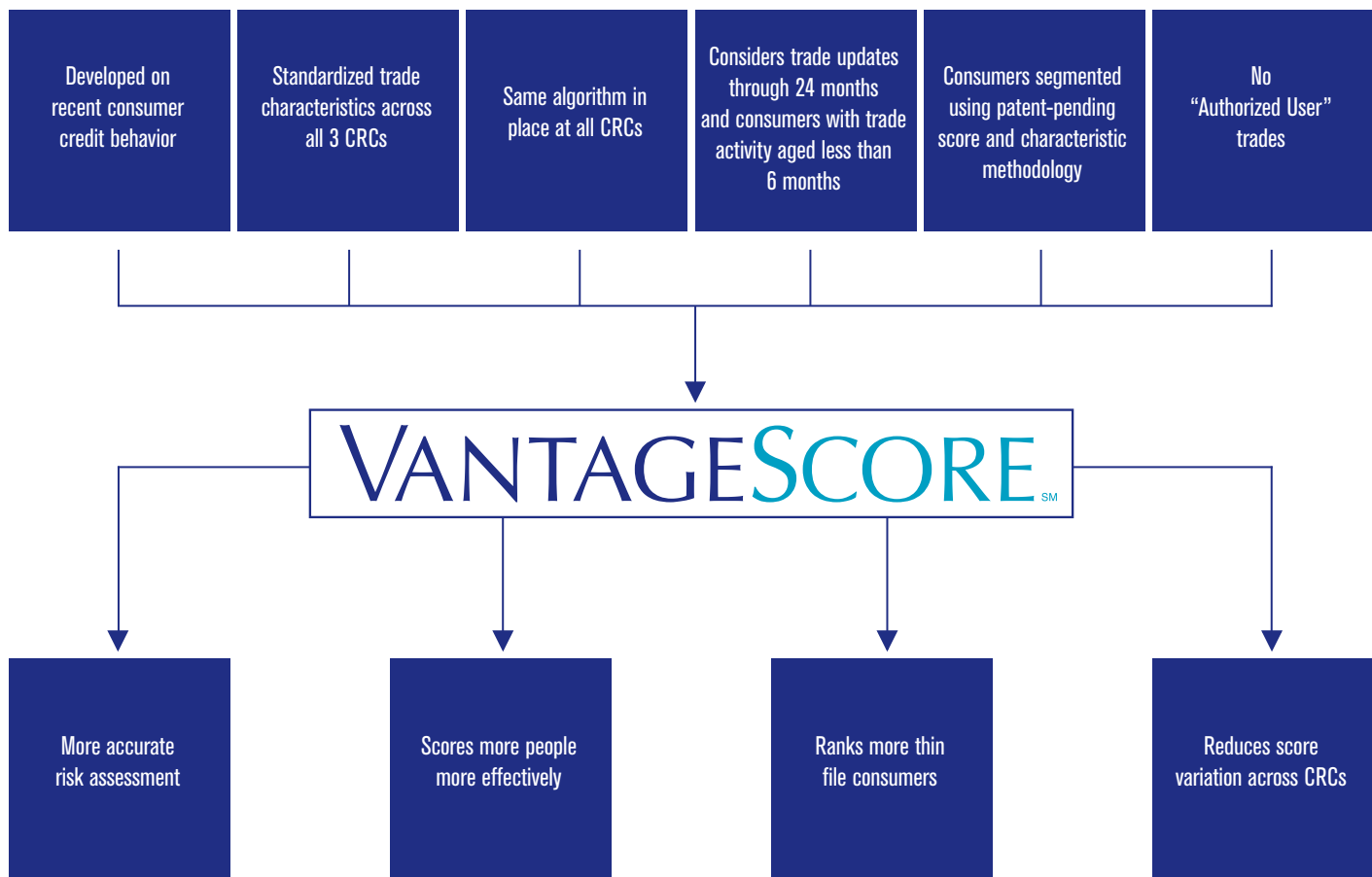


# VantageScore is a new generic credit scoring model that opens doors to the opportunities that having credit creates.

Created by America's three major credit reporting companies, VantageScore is a highly predictive consumer credit scoring model that uses an innovative patent-pending scoring methodology to provide lenders with a more consistent interpretation of consumer credit files across all three major credit reporting companies and the ability to score a broad population. This means lenders can help more creditworthy borrowers, and millions of Americans who use credit infrequently can be accurately scored.

## Unique design characteristics produce score results that meet market demand.



## The Key Benefits of VantageScore

For the lender:

Enables mainstream lenders to score more consumers more effectively

For the consumer:

Facilitates greater access to credit, especially for the underserved, and greater accuracy and consistency for the "full file" consumer

The result is that a more significant number of people can now be scored fairly, giving lenders a more accurate picture of risk, while giving consumers access to the right credit.

To learn about the many new opportunities enabled by VantageScore visit [VantageScore.com](http://VantageScore.com)