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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | |  |  |  |  |  |  |  |
| ID | Customer ID | |  |  |  |  |  |  |
| Age | Customer's age in completed years | | | |  |  |  |  |
| Experience | #years of professional experience | | | |  |  |  |  |
| Income | Annual income of the customer ($000) | | | |  |  |  |  |
| ZIPCode | Home Address ZIP code. | | |  | | |  |  |
| Family | Family size of the customer | | |  |  |  |  |  |
| CCAvg | Avg. spending on credit cards per month ($000) | | | | |  |  |  |
| Education | Education Level. 1: Undergrad; 2: Graduate; 3: Advanced/Professional | | | | | | | |
| Mortgage | Value of house mortgage if any. ($000) | | | | |  |  |  |
| Personal Loan | Did this customer accept the personal loan offered in the last campaign? | | | | | | | |
| Securities Account | Does the customer have a securities account with the bank? | | | | | | |  |
| CD Account | Does the customer have a certificate of deposit (CD) account with the bank? | | | | | | | |
| Online | Does the customer use internet banking facilities? | | | | | |  |  |
| CreditCard | Does the customer use a credit card issued by UniversalBank? | | | | | | |  |

**Universal Bank Dataset Description**