

Customer Report

Customer ID: 1

Field	Value
Annual Income	90000.0
Average Age Of Credit	71.46428571
Balance	27015.86
Credit Inquiries Trend	6
Credit Utilization Ratio	0.547595169
Debt To Income	18.01
Employment Stability	0.5
Loan To Income Ratio	0.311111111
Monthly Payment Burden	0.087004
Paid Interest	1015.19
Paid Late Fees	0.0
Paid Principal	984.14
Tier	Bronze
Total Credit Limit	70795
Total Credit Utilized	38767

Prediction: 1

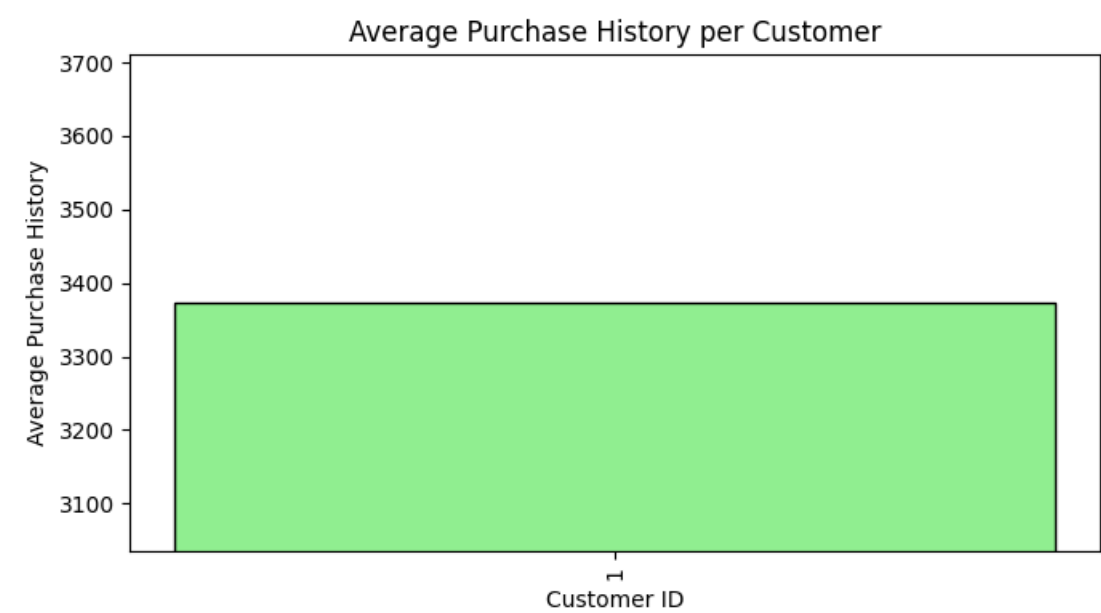
Calculated CLV: 43790.93

Personalized Recommendations:

- - **Offer a Pre-Approved Loan:** Given your high annual income (\$90,000) and low debt-to-income ratio (18.01%), you may qualify for a pre-approved personal loan with a competitive interest rate. This can help you consolidate debt or cover unexpected expenses.
- - **Increase Credit Limit:** Your low credit utilization ratio (0.55%) indicates you've been responsible with credit usage. We'd be happy to review your account and consider increasing your credit limit, which could lower your overall utilization and boost your credit score.
- - **Introduce Loyalty Program:** Join our bronze tier loyalty program to earn rewards and exclusive benefits. These could include cash back on purchases, discounts on Balance transfers, and access to exclusive offers.
- - **Provide Financial Education Resources:** As a valued customer, we're committed to supporting your financial well-being. Take advantage of our complimentary financial education resources, such as budgeting tools, credit counseling, and webinars.

Visualizations:

Plot 1: Average Purchase History per Customer



Plot 2: Credit utilization distribution

