

Customer Report

Customer ID: 61

Field	Value
Annual Income	50000.0
Average Age Of Credit	74.33333333
Balance	21955.1
Credit Inquiries Trend	8
Credit Utilization Ratio	0.222057258
Debt To Income	12.15
Employment Stability	1.0
Loan To Income Ratio	0.5
Monthly Payment Burden	0.1934064
Paid Interest	970.61
Paid Late Fees	0.0
Paid Principal	3044.9
Tier	Bronze
Total Credit Limit	97664
Total Credit Utilized	21687

Prediction: 0

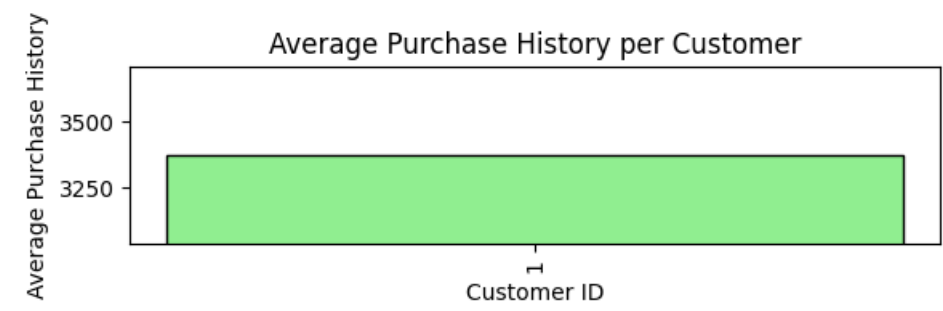
Calculated CLV: 30833.75

Personalized Recommendations:

- **Credit Limit Increase:** Offer an increase in the customer's credit limit, allowing them to access more funds while potentially improving their credit utilization ratio.
- **Balance Transfer with 0% Interest:** Suggest a balance transfer card with a 0% promotional interest rate for a period of time, helping them reduce interest charges and save money.
- **Personal Loan at a Competitive Rate:** Offer a personal loan at a competitive interest rate, providing the customer with additional liquidity and potentially reducing their overall debt burden.
- **Customized Credit Monitoring and Score Improvement Plan:** Provide personalized credit monitoring services and guidance on improving their credit score, empowering them to take control of their financial health.

Visualizations:

Plot 1: Average Purchase History per Customer



Plot 2: Average Purchase Value per Customer

