Prepared For

TIFFANY A. WYNTER

Personal & confidential

Date generated: Feb 14, 2021

At a glance

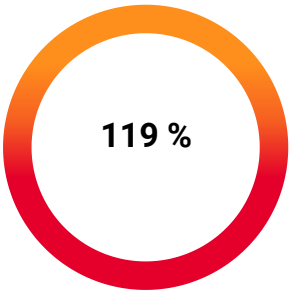
FICO® Score 8

621 FICO SCORE 8 Experian data Feb 14, 2021

Account summary

Open accounts	**6**
Self-reported accounts	**1**
Accounts ever late	**4**
Closed accounts	**5**
Collections	**1**
Average account age	**2 yrs 11 mos**
Oldest account	**5 yrs 5 mos**

Overall credit usage



Credit used: **$357**

Credit limit: **$300**

Debt summary

Credit card and credit line debt	**$357**
Self-reported account balance	**$46**
Loan debt	**$5,969**
Collections debt	**$1,049**
Total debt	**$7,421**

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

Personal information

Name
TIFFANY A WYNTER

Also known as
WYNTER TIFFANY AMANDA

WYNTER TIFFANY

Generational identifier
-

Year of birth
1991

Addresses
1513 NW CATALUNA CIR
PORT SAINT LUCIE, FL 34986-5801

4051 N PINE ISLAND RD # 301
SUNRISE, FL 33351-6520

2930 FOREST HILLS BLVD APT B3T
CORAL SPRINGS, FL 33065-5225

Employers
MAX SOURCE GROUP

Personal statements

No Statement(s) present at this time

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

Open accounts

DEPT OF EDUCATION/NELN **$2,054**

Exceptional payment history

Balance updated **Jan 31, 2021**

Account info

Account name	**DEPT OF EDUCATION/NELN**	Balance	**$2,054**
Account number	**900000XXXXXXXXX**	Balance updated	**Jan 31, 2021**
Original creditor	**-**	Original amount	**$2,000**
Company sold	**-**	Paid off	**0%**
Account type	**Education Loan**	Monthly payment	**$0**
Date opened	**Aug 07, 2019**	Past due amount	**-**
Account status	**Open**	Highest balance	**-**
Payment status	**Current**	Terms	**120 Months**
Status updated	**Jan 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	—	—	—	—	—	—	—	—	—	—	—
2020	—	—	—	—	—	—	—	—	—	—	—	●

● On time — Data unavailable

Contact info

Address	**121 S 13TH ST LINCOLN, NE 68508**
Phone number	**(888) 486-4722**

Comments

-

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

DEPT OF EDUCATION/NELN **$1,167**

Exceptional payment history

Balance updated **Jan 31, 2021**

Account info

Account name	**DEPT OF EDUCATION/NELN**	Balance	**$1,167**
Account number	**900000XXXXXXXXX**	Balance updated	**Jan 31, 2021**
Original creditor	**-**	Original amount	**$1,167**
Company sold	**-**	Paid off	**0%**
Account type	**Education Loan**	Monthly payment	**$0**
Date opened	**Aug 07, 2019**	Past due amount	**-**
Account status	**Open**	Highest balance	**-**
Payment status	**Current**	Terms	**120 Months**
Status updated	**Jan 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	—	—	—	—	—	—	—	—	—	—	—
2020	—	—	—	—	—	—	—	—	—	—	—	●

● On time — Data unavailable

Contact info

Address	**121 S 13TH ST LINCOLN, NE 68508**
Phone number	**(888) 486-4722**

Comments

-

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

DEPT OF EDUCATION/NELN **$2,333**

Exceptional payment history

Balance updated **Jan 31, 2021**

Account info

Account name	**DEPT OF EDUCATION/NELN**	Balance	**$2,333**
Account number	**900000XXXXXXXXX**	Balance updated	**Jan 31, 2021**
Original creditor	**-**	Original amount	**$2,333**
Company sold	**-**	Paid off	**0%**
Account type	**Education Loan**	Monthly payment	**$0**
Date opened	**Jan 16, 2020**	Past due amount	**-**
Account status	**Open**	Highest balance	**-**
Payment status	**Current**	Terms	**120 Months**
Status updated	**Jan 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	—	—	—	—	—	—	—	—	—	—	—
2020	—	—	—	—	—	—	—	—	—	—	—	●

● On time — Data unavailable

Contact info

Address	**121 S 13TH ST LINCOLN, NE 68508**
Phone number	**(888) 486-4722**

Comments

-

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

FIRST PREMIER BANK **$357**

4 late payments Balance updated **Feb 10, 2021**

Account info

Account name	**FIRST PREMIER BANK**	Balance	**$357**
Account number	**517800XXXXXXXXXX**	Balance updated	**Feb 10, 2021**
Original creditor	**-**	Credit limit	**$300**
Company sold	**-**	Usage	**119%**
Account type	**Credit Card - Revolving Terms**	Monthly payment	**$30**
Date opened	**Aug 07, 2019**	Past due amount	**-**
Account status	**Open**	Highest balance	**$468**
Payment status	**Current, was past due 120 days**	Terms	**Revolving**
Status updated	**May 2020**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	●	—	—	—	—	—	—	—	—	—	—
2020	30	60	90	120	●	●	●	●	●	●	●	●
2019	—	—	—	—	—	—	—	●	●	●	●	●

● On time 30 days late 60 days late 90 days late 120+ days late — Data unavailable

Contact info

Address	**601 S MINNESOTA AVE SIOUX FALLS, SD 57104**
Phone number	**(605) 357-3000**

Comments

Account information disputed by consumer

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

MIDFLORIDA CREDIT UNIO **$415**

Exceptional payment history

Balance updated **Jan 31, 2021**

Account info

Account name	**MIDFLORIDA CREDIT UNIO**	Balance	**$415**
Account number	**130165XXX**	Balance updated	**Jan 31, 2021**
Original creditor	**-**	Original amount	**$700**
Company sold	**-**	Paid off	**40%**
Account type	**Secured Loan**	Monthly payment	**$71**
Date opened	**Sep 16, 2020**	Past due amount	**-**
Account status	**Open**	Highest balance	**-**
Payment status	**Current**	Terms	**10 Months**
Status updated	**Jan 2021**	Responsibility	**Individual**
		Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	—	—	—	—	—	—	—	—	—	—	—
2020	—	—	—	—	—	—	—	—	●	●	●	●

● On time — Data unavailable

Contact info

Address	**129 S KENTUCKY AVE LAKELAND, FL 33801**
Phone number	**(863) 688-3733**

Comments

-

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

CHKG/VERIZON **$46**

Exceptional payment history **TELECOM SELF-REPORTED**

Account info

Account name	**TELECOM SELF-REPORTED**	Balance	**$46**
Account number	**952235XXXXXXXXX**	Balance updated	**Jan 31, 2021**
Original creditor	**CHKG/VERIZON**	Original amount	**$46**
Company sold	**-**	Monthly payment	**$46**
Account type	**Wireless**	Past due amount	**-**
Date opened	**-**	Highest balance	**-**
Account status	**Open**	Terms	**1 Month**
Payment status	**Current**	Responsibility	**Individual**
Status updated	**Jan 2021**	Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	●	—	—	—	—	—	—	—	—	—	—	—
2020	—	—	—	—	●	●	—	—	—	—	—	—
2019	—	—	—	—	●	●	●	●	—	—	—	●

● On time — Data unavailable

Self-reported data is contributed through your Experian account. The account number listed on your Experian credit file is a tracking number generated by Experian--not the account number at your bank or payee. Original creditor is the source of your self-reported data (your bank) and the payee (the company to which you pay your bills). The balance and monthly payment reflect the most recent payment recorded at your bank.

Contact info

Address	**PO BOX 4500 ALLEN, TX 75013**
Phone number	**(855) 891-2743**

Comments

-

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

Closed accounts

WE FLORIDA FINANCIAL **$1,472**

40 charge-offs Closed

Account info

Account name	**WE FLORIDA FINANCIAL**	Balance	**$1,472**
Account number	**401019XX**	Balance updated	**Jan 31, 2021**
Original creditor	**-**	Original amount	**$1,600**
Company sold	**-**	Monthly payment	**-**
Account type	**Unsecured Loan**	Past due amount	**$1,472**
Date opened	**Mar 21, 2017**	Highest balance	**-**
Account status	**Closed**	Terms	**24 Months**
Payment status	**Charge-off**	Responsibility	**Individual**
Status updated	**Oct 2017**	Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	CO	—	—	—	—	—	—	—	—	—	—	—
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2017	—	—	●	●	●	●	30	30	60	CO	CO	CO

● On time CO Charge off 30 days late 60 days late — Data unavailable

Contact info

Address	**634 NE 3RD AVE FORT LAUDERDALE, FL 33304**
Phone number	**(954) 745-2400**

Comments

-

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

WE FLORIDA FINANCIAL -

1 charge-off Closed

Account info

Account name	**WE FLORIDA FINANCIAL**	Balance	**-**
Account number	**401019XX**	Balance updated	**Sep 22, 2020**
Original creditor	**-**	Original amount	**-**
Company sold	**-**	Monthly payment	**-**
Account type	**Deposit Related**	Past due amount	**-**
Date opened	**Sep 21, 2015**	Terms	**1 Month**
Account status	**Closed**	Responsibility	**Individual**
Payment status	**Paid, was a charge-off**	Your statement	**-**
Status updated	**Sep 2020**		

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	—	—	—	—	—	—	—	—	CO	—	—	—

CO Charge off — Data unavailable

Contact info

Address	**634 NE 3RD AVE FORT LAUDERDALE, FL 33304**
Phone number	**(954) 745-2400**

Comments

-

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

WE FLORIDA FINANCIAL -

Exceptional payment history Closed

Account info

Account name	**WE FLORIDA FINANCIAL**	Balance	**-**
Account number	**401019XX**	Balance updated	**Mar 31, 2017**
Original creditor	**-**	Original amount	**$1,200**
Company sold	**-**	Monthly payment	**-**
Account type	**Unsecured Loan**	Past due amount	**-**
Date opened	**Feb 08, 2017**	Highest balance	**-**
Account status	**Closed**	Terms	**12 Months**
Payment status	**Paid satisfactorily**	Responsibility	**Individual**
Status updated	**Mar 2017**	Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	—	●	NA	—	—	—	—	—	—	—	—	—

● On time NA No applicable payment history — Data unavailable

Contact info

Address	**634 NE 3RD AVE FORT LAUDERDALE, FL 33304**
Phone number	**(954) 745-2400**

Comments

-

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

WE FLORIDA FINANCIAL -

Exceptional payment history Closed

Account info

Account name	**WE FLORIDA FINANCIAL**	Balance	**-**
Account number	**401019XX**	Balance updated	**Feb 28, 2017**
Original creditor	**-**	Original amount	**$1,025**
Company sold	**-**	Monthly payment	**-**
Account type	**Unsecured Loan**	Past due amount	**-**
Date opened	**Dec 23, 2015**	Highest balance	**-**
Account status	**Closed**	Terms	**12 Months**
Payment status	**Paid satisfactorily**	Responsibility	**Joint Account**
Status updated	**Feb 2017**	Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	●	NA	—	—	—	—	—	—	—	—	—	—
2016	●	●	●	●	●	●	●	●	●	●	●	●
2015	—	—	—	—	—	—	—	—	—	—	—	●

● On time NA No applicable payment history — Data unavailable

Contact info

Address	**634 NE 3RD AVE FORT LAUDERDALE, FL 33304**
Phone number	**(954) 745-2400**

Comments

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WE FLORIDA FINANCIAL -

Exceptional payment history Closed

Account info

Account name	**WE FLORIDA FINANCIAL**	Balance	**-**
Account number	**401019XX**	Balance updated	**Feb 08, 2017**
Original creditor	**-**	Credit limit	**$500**
Company sold	**-**	Monthly payment	**-**
Account type	**Check Credit Or Line Of Credit**	Past due amount	**-**
Date opened	**Nov 23, 2016**	Highest balance	**$500**
Account status	**Closed**	Terms	**Revolving**
Payment status	**Paid satisfactorily**	Responsibility	**Individual**
Status updated	**Feb 2017**	Your statement	**-**

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	●	NA	—	—	—	—	—	—	—	—	—	—
2016	—	—	—	—	—	—	—	—	—	—	—	●

● On time NA No applicable payment history — Data unavailable

Contact info

Address	**634 NE 3RD AVE FORT LAUDERDALE, FL 33304**
Phone number	**(954) 745-2400**

Comments

-

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

Collection accounts

ARS ACCOUNT RESOLUTION **$1,049**

Original creditor: **PARAGON CONTRACTING SVC LLC** Balance updated **Feb 06, 2021**

Account info

Account name	**ARS ACCOUNT RESOLUTION**	Balance	**$1,049**
Account number	**887635XX**	Balance updated	**Feb 06, 2021**
Original creditor	**PARAGON CONTRACTING SVC LLC**	Original amount	**$1,049**
Company sold	**-**	Paid off	**0%**
Account type	**Collection Department / Agency / Attorney**	Monthly payment	**-**
Date opened	**Apr 24, 2020**	Past due amount	**$1,049**
Account status	**-**	Terms	**1 Month**
Payment status	**Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department**	Responsibility	**Individual**
		Your statement	**-**
Status updated	**Apr 2020**		

Contact info

Address	**1643 NW 136TH AVE STE 10 SUNRISE, FL 33323**
Phone number	**(954) 321-5957**

Comments

Account information disputed by consumer

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

Public records

No public records reported.

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

Inquiries

AMERICAN CREDIT ACCEPT
Inquired on Dec 30, 2020
Business Type: Auto Financing Companies
961 E MAIN ST
SPARTANBURG, SC 29302
(866) 441-0251
This inquiry is scheduled to continue on record until Jan 2023

BK OF AMER
Inquired on Jul 29, 2019
Business Type: Bank Credit Cards
PO BOX 982238
EL PASO, TX 79998
(800) 421-2110
This inquiry is scheduled to continue on record until Aug 2021

CAP ONE NA
Inquired on Jan 24, 2020
Business Type: Bank Credit Cards
PO BOX 30281
SALT LAKE CITY, UT 84130
(800) 227-4825
This inquiry is scheduled to continue on record until Feb 2022

CAPITAL ONE AUTO FIN
Inquired on Dec 30, 2020
Business Type: Auto Financing Companies
PO BOX 259407
PLANO, TX 75025
(800) 946-0332
This inquiry is scheduled to continue on record until Jan 2023

CITI CARDS CBNA
Inquired on Sep 12, 2019
Business Type: Bank Credit Cards
PO BOX 6000
SIOUX FALLS, SD 57117
By mail only
This inquiry is scheduled to continue on record until Oct 2021

CREDCO
Inquired on Jul 14, 2020
Business Type: Mortgage Reporters
10277 SCRIPPS RANCH BLVD
SAN DIEGO, CA 92131
(800) 637-2422
This inquiry is scheduled to continue on record until Aug 2022

DISCOVER FINANCIAL SER
Inquired on Oct 8, 2020
Business Type: Bank Credit Cards
12 READS WAY
NEW CASTLE, DE 19720
By mail only
This inquiry is scheduled to continue on record until Nov 2022

EXETER FINANCE LLC/WCG
Inquired on Dec 30, 2020
Business Type: Auto Financing Companies
2101 W JOHN CARPENTER FW
IRVING, TX 75063
(214) 572-8278
This inquiry is scheduled to continue on record until Jan 2023

FINGERHUT/WEBBANK
Inquired on Sep 11, 2019
Business Type: Finance Companies - non specific
7075 FLYING CLOUD DR
EDEN PRAIRIE, MN 55344
(800) 356-2347
This inquiry is scheduled to continue on record until Oct 2021

GLOBAL LENDING SERVICE
Inquired on Dec 30, 2020
Business Type: Auto Financing Companies
3399 PEACHTREE RD NE STE
ATLANTA, GA 30326
(888) 508-2188
This inquiry is scheduled to continue on record until Jan 2023

JPMCB CARD
Inquired on Sep 12, 2019
Business Type: Bank Credit Cards
PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117
This inquiry is scheduled to continue on record until Oct 2021

MIDFLORIDA CREDIT UNIO
Inquired on Dec 31, 2020
Business Type: Credit Unions
129 S KENTUCKY AVE
LAKELAND, FL 33801
(863) 688-3733
This inquiry is scheduled to continue on record until Jan 2023

MIDFLORIDA CREDIT UNIO
Inquired on Sep 16, 2020
Business Type: Credit Unions
129 S KENTUCKY AVE
LAKELAND, FL 33801
(863) 688-3733
This inquiry is scheduled to continue on record until Oct 2022

MIDFLORIDA CREDIT UNIO
Inquired on Sep 11, 2019
Business Type: Credit Unions
129 S KENTUCKY AVE
LAKELAND, FL 33801
(863) 688-3733
This inquiry is scheduled to continue on record until Oct 2021

NCCINC/NAPLETONS PALM
Inquired on Dec 30, 2020
Business Type: Automobile Dealers, New
6870 OKEECHOBEE BLVD
WEST PALM BEACH, FL 33411
(561) 686-0300
This inquiry is scheduled to continue on record until Jan 2023

SANTANDER CONSUMER USA
Inquired on Dec 30, 2020
Business Type: Finance Companies - non specific

SYNCB/JC PENNEY
Inquired on Sep 2, 2020
Business Type: Complete Department Stores

US SM BUS ADMIN ODA
Inquired on Jun 28, 2020
Business Type: Federal Government

8585 N STEMMOMS FWY

DALLAS, TX 75247

(866) 923-9282

This inquiry is scheduled to continue on record until Jan 2023

PO BOX 965007

ORLANDO, FL 32896

(866) 227-5213

This inquiry is scheduled to continue on record until Oct 2022

14925 KINGSPORT RD

FORT WORTH, TX 76155

(800) 366-6303

This inquiry is scheduled to continue on record until Jul 2022

WF CRD SVC

Inquired on Jul 29, 2019

Business Type: Bank Credit Cards

4455 SPRING MOUNTAIN RD

LAS VEGAS, NV 89102

By mail only

This inquiry is scheduled to continue on record until Aug 2021

WF PLL

Inquired on Jul 29, 2019

Business Type: All Banks - non specific

PO BOX 9445

ALBUQUERQUE, NM 87119

By mail only

This inquiry is scheduled to continue on record until Aug 2021

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

Credit scores

FICO® Score 8

Your score is below the average score of U.S. consumers, though many lenders will approve loans with this score.

What's helping

✓ Bills paid on time recently

You've recently been paying your bills on time.

Your most recent missed payment happened: 3 Years, 4 Months ago

About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

While you have missed payments in the past, you have recently been paying your bills on time. Staying current and paying bills on time demonstrates lower risk.

✓ Many accounts paid on time

You have a sufficient number of accounts that are currently paid as agreed.

Number of your accounts currently being paid as agreed: 6 accounts

FICO High Achievers have an average of 6 accounts currently being paid as agreed.

FICO® Scores consider the number of accounts that are being paid as agreed - in your case this number is high. Staying current and paying bills on time demonstrates lower risk.

What's hurting

— Negative items

You have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

Number of your accounts that were ever 60 days late or worse or have a derogatory indicator: 2 accounts

Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.

Number of collections on your credit report: 1 collection

Virtually no FICO High Achievers have a public record or collection listed on their credit report.

The presence of a serious delinquency or derogatory indicator and a derogatory public record or collection is a powerful predictor of future payment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

— Loan balances

The remaining balance on your mortgage or non-mortgage installment loans is relatively high.

Percentage of principal you have paid down on your open non-mortgage installment loans: 1%

FICO High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.

FICO® Scores weigh the amounts paid down and balances of mortgage and non-mortgage installment loans (such as auto or student loans) against the original loan amounts. In general, when an installment loan is first obtained the balance is high. As the loan is paid down, the balance decreases. As installment loan balances decrease, they have less impact on a FICO® Score. Having a low installment loan balance to loan amount ratio is considered slightly less risky than having a 0% installment loan ratio. Consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

— Short account history

You have a short credit history.

Your oldest account was opened: 5 Years, 5 Months ago

FICO High Achievers opened their oldest account 25 years ago, on average.

Average age of your accounts: 2 Years, 11 Months

Most FICO High Achievers have an average age of accounts of 9 years or more.

People with longer credit histories who infrequently open new accounts generally pose less risk to lenders. In your case, the age of your oldest account and/or the average age of your accounts is relatively low.

— High credit usage

You've made heavy use of your available revolving credit.

Ratio of your revolving balances to your credit limits: 59%

For FICO High Achievers, the average ratio of the revolving account balances to credit limits is less than 7%.

The FICO® Score evaluates balances in relation to available credit on revolving accounts. The extent of a person's credit usage is one of the most important factors considered by a FICO® Score. People who keep their ratio of balances to credit limits lower are generally considered less risky to lenders than those with higher ratios. Note, consolidating or moving debt from one account to another will usually not change the total amount owed.

Prepared For **TIFFANY A. WYNTER** **Date generated:** Feb 14, 2021

Disclaimer

About your FICO® Score 8 or other FICO® Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO® Scores provided by us, or different scoring models to determine how you score.