

Segmentation Sample Results

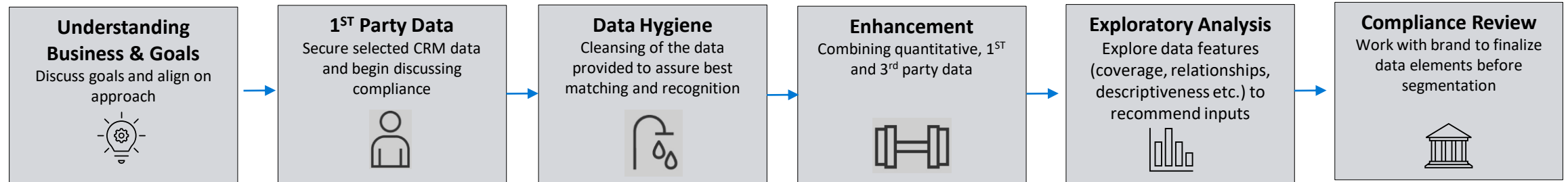
Agenda

- Methodology
- The Segments
 - Persona Overview
 - Persona Key Differences
 - Persona Details

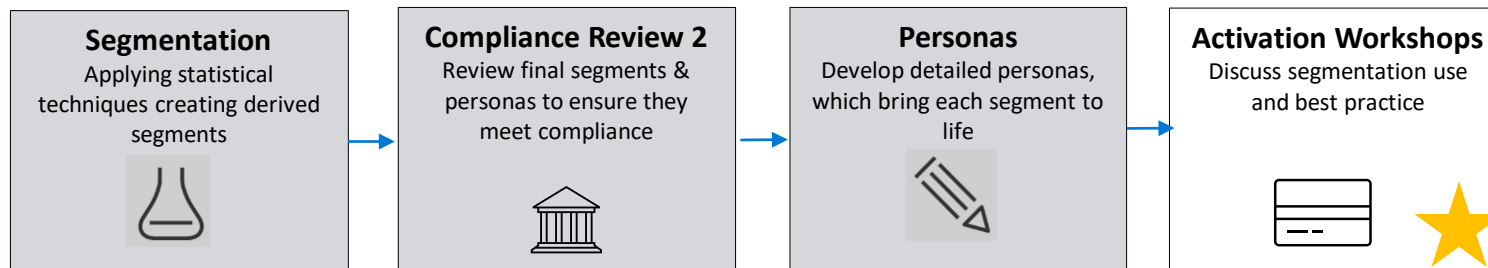
Methodology


Cardholder Segmentation Framework

Data Prep



Segment Creation & Use



 = Current Step

Cardholder Segmentation Cluster Variables

Cluster variables are the behaviors and attributes that make members of the segment similar while different from members of other segments

1st Party Data

- Months Customer
- Average of Credit Limit
- Percent of Online Transactions that were Utilities
- Card Sales Sum

InfoBase Core

Source: Self-reported data, public data, survey data, purchase data, registration data, and supplementary models

- Interests & Behavior:
Green Living, History / Military, Theater / Performing Arts, Community / Charities, Science / Space , Career Improvement, Cooking - Low Fat, Foods – Natural, Travel – Domestic, Veteran
- Purchases Data:
Membership Warehouse Purchase Category, Most Frequent Retail Category is Membership Warehouse

Each set of variables were clustered together to create a new, combined element for the segmentation

InfoBase Audience Propensities

Source: Syndicated data serves as a target with InfoBase elements as scoring elements. Models are reg B friendly, not using any protected class elements used in scoring.

Propensity Scores for:

- View or Listen to Ads in Mobile Apps
- Estimated Disposable Income
- Purchase a New Domestic Regular Vehicle

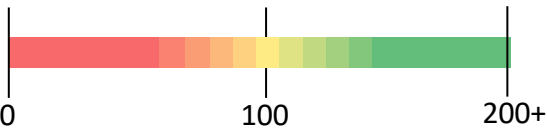
Reading Persona Variables

Value

Values are either a percentage of the total cardholder population (0-100%) or the average for the segment

Index

The index describes how the value compares to other segments. An index of 169 says the segment likely has a discretionary spend 1.69 times more than the avg. 100 is the center of the scale.



Variable: Estimated Discretionary Spending

	Overall	Segment 1	Segment 2	Segment 3	Segment 4	Segment 5	Segment 6
Avg/%	\$20,113	\$33,972	\$33,007	\$17,264	\$17,036	\$29,856	\$13,717
Index	100	169	164	86	85	148	68

The Segments

Meet Your Segments – Cardholders

Top Performers



Tenured Spenders (12%) *Segment 1*

High HH income with the most discretionary spending. The segment indexes higher for years as members and has the most titles requiring higher education. It distinguishes itself further in how it spends, most noticeably indexing high on travel and airline spend



Active Spenders (8%) *Segment 4*

Wealthier, larger HHs, with more modest discretionary spending. This segment is also more involved in activities and hobbies, indexing high against categories such as biking, reading books, watching football, home-improvement spending, & interest in pets.



Paying it Down (38%) *Segment 3*

This segment has a moderate income and low spend. However, the segments' individuals keep a large balance on their card(s). It is heavily involved in its hobbies, indexing high across multiple interests as well as all media channels for consumption.



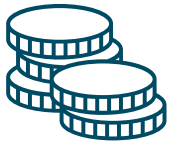
Back of Wallet (8%) *Segment 2*

High discretionary spender but has the smallest sales footprint. This segment is less active than others, often not using its card. They index higher across builder cards.



Auto Payers (5%) *Segment 5*

Wealthy segment with low card spend, primarily used on utilities. This segment has the longest tenure as members and cardholders, and has likely moved on to another card for their primary use.



Modest Means (29%) *Segment 6*

Segment with the lowest income and discretionary spend. This segment indexes low for membership length and high for builder cards, indicating room to grow as consumers.

High Potential

Room to Grow

Meet Your Segments – Cardholders

		Top Performers			High Potential		Room to Grow	Overall
		Tenured Spenders	Active Spenders	Paying it Down	Back of Wallet	Auto Payers	Modest Means	
Variable		Segment 1	Segment 4	Segment 3	Segment 2	Segment 5	Segment 6	
Card Performance	Open Members %	12%	8%	37%	8%	5%	29%	17%
	Active %*	90%	89%	59%	52%	83%	72%	74%
	New Account %	8%	5%	23%	10%	1%	54%	17%
	Spend/Active	\$3,215	\$3,372	\$554	\$303	\$536	\$519	\$1,215
	Balance/Active	\$4,651	\$4,927	\$3,668	\$2,629	\$2,345	\$2,604	\$3,476
	Rev. Balance/Active	\$2,939	\$3,167	\$3,288	\$2,375	\$1,926	\$2,294	\$2,781
	Revenue/Active	\$76	\$82	\$43	\$36	\$28	\$37	\$49
	Average of Credit Limit	\$19,644	\$19,121	\$13,685	\$6,870	\$17,356	\$6,782	\$12,421
Most Recent Fico Bucket		766	764	718	678	761	693	719
Usage Segment	Inactive	9%	10%	37%	43%	12%	24%	27%
	Mixed	13%	13%	7%	7%	8%	11%	10%
	Revolve	19%	21%	27%	30%	19%	36%	28%
	Transact	59%	56%	29%	19%	60%	28%	35%
Financial & Household	Est Household Income	\$94,867	\$89,657	\$83,011	\$83,932	\$94,670	\$72,504	\$82,532.40
	Est Disc. Spending	\$33,971	\$17,036	\$17,263	\$33,007	\$29,855	\$13,716	\$20,113.36
	Completed College	23%	33%	32%	25%	31%	16%	26%
	Household Size	2.23	3.13	2.95	2.69	2.89	1.90	2.55
	Associate Group	46%	37%	40%	39%	41%	37%	40%
Membership	Avg Years as Customer	31	26	27	19	35	16	24
	Avg Years as Cardholder	18	16	15	10	20	8	13
Media	Primary Media Channel Usage	Internet	Outdoor & Print	TV & Print	Internet	TV & Print	Internet & Radio	



Tenured Spenders (Segment 1)

12% of Cardholders

High HH income with the most discretionary spending. The segment indexes higher for years as members and has the most of associate group and officers. It distinguishes itself further in how it spends, most noticeably indexing high on airline and travel spend.

Opportunity:

- *Membership length & multiple products indicates loyalty*
- *Home Goods, Food, Apparel, & Travel pop as most favored categories*

My Member Profile

Data Element	%/Avg	Index
Top Index, Active Duty: Inactive Reserve	4%	146
Top Index, Active Duty: Air Force	14%	107
Deposit Penetration	NA	
Has Insurance	78%	125
Avg Years as customer	31	131
Avg Years as Cardholder	18	130

My CC Profile

Data Element	Avg / %	Index
Open Members %	12%	73
Active %	90%	121
New Account %	8%	48
Spend %	40%	241
Balance %	20%	122
Rev Balance %	16%	96
Product Distribution		
Cash	53%	118
Point	36%	100
Low Rate	11%	74
Builder	0%	3

My Credit Profile

Data Element	%/Avg	Index
Avg FICO Score	766	107
Risk Distribution		
Super-prime	74%	133
Prime	24%	69
Subprime	2%	21
Asset Revolve %	49%	66
Avg Credit Line	\$19,644	158
Usage Profile		
Inactive	9%	33
Mixed	13%	135
Revolvers	19%	68
Transactors	59%	169

My Monthly Performance on Card

Data Element	Avg / %	Index
Spend/Active	\$3,215	265
Balance/Active	\$4,651	134
Rev. Balance/Active	\$2,939	106
Revenue/Active	\$76	156
Avg Txn Size	\$78	108
Avg Txn Freq	36	318

My Personal Life

Data Element	%/Avg	Index
Household Size	2.23	87
Number of Children	0.58	90
Completed College	23%	89
Renter	78%	98
Home-Owner	22%	109
Population Density Score	1,692	124

My Financial Life

Data Element	%/Avg	Index
Est Household Income	\$94,868	115
Est Discretionary Spending	\$33,972	169
Highly Likely Investors	10%	53
Equifax - Ability to Pay	552	105
Equifax - Spending Power	\$92,151	140
Est Net Worth	\$1,104,869	130
Top Third: Shop w/ Cash Back Rewards Card	53%	123
Top Third: Shop w/ Airline Rewards Card	62%	120
Top Third: Shop w/ Any Store Card	44%	93
Top Third: Likely To Switch CC Provider	17%	130
Top Third: Own Three Credit Cards	54%	106

My Shopping Preference

Data Element	%/Avg	Index
Card Spending (% of Spend)		
Index 1st: Home Improvement	10%	121
Index 2nd: Airline	3%	118
Index 3rd: Services	14%	107
% Mobile Txn	4%	121
% Online Txn	43%	100
Commerce Signals Category (Top Third¹)		
Index 1st: Restaurants – QSR	26%	139
Index 2nd : Retail - Wholesale Club Stores	24%	131
Index 3rd : Retail – Men's Apparel	24%	130
Commerce Signals Business (Top Third¹)		
Index 1st : Trader Joes	19%	138
Index 2nd : Whole Foods Market	27%	137
Index 3rd: Nordstrom	18%	133

My Hobbies, Interests, Media Usage

Data Element	%/Avg	Index
Top Indexing Interests		
Top: Cooking / Food	73%	91
Second Top: Golf	14%	89
Third Top: Exercise / Health	73%	89
Bottom Indexing Interests		
Bottom: Spectator Sports - Auto/Motorcycle Racing	1%	17
Second Least: Celebrities	3%	23
Third Least: Theater / Performing Arts	6%	27
Top Media Channel (Top Third ¹)	Internet	108
Top Index, Almost always read ads in search engine results (Top Third ¹)	15%	131
Top Third: Mobile Social Networker	25%	88

1. Top Third signifies the percent of individuals within 30% of the top score range



Active Spenders *(Segment 4)*

8% of Cardholders

Wealthier, larger HHs, with more modest discretionary spending. This segment is also more involved in activities and hobbies, indexing high against categories such as biking, reading books, watching football, home-improvement spending, & interest in pets.

Opportunity:

- *Sports, exercise and entertainment interests resonate well with the segment. Home furnishing, auto, and fashion pop as buying categories*
- *Highly unlikely to switch cards but own multiple cards*

My Member Profile			My CC Profile			My Credit Profile			My Monthly Performance on Card		
Data Element	%/Avg	Index	Data Element	Avg / %	Index	Data Element	%/Avg	Index	Data Element	Avg / %	Index
Top Index, Active Duty: Retired	19%	137	Open Members %	8%	49	Avg FICO Score	764	106	Spend/Active	\$3,372	278
Top Index, Active Duty: Coast Guard	1%	118	Active %	89%	120	Risk Distribution			Balance/Active	\$4,927	142
Deposit Penetration	NA		New Account %	5%	27	Super-prime	73%	131	Rev. Balance/Active	\$3,167	114
Has Insurance	68%	109	Spend %	28%	168	Prime	25%	72	Revenue/Active	\$82	166
Avg Years as customer	26	109	Balance %	14%	86	Subprime	2%	24	Avg Txn Size	\$78	107
Avg Years as Cardholder	16	116	Rev Balance %	12%	69	Asset Revolve %	50%	68	Avg Txn Freq	37	331
			Product Distribution			Avg Credit Line	\$19,121	154			
			Cash	51%	115	Usage Profile					
			Point	38%	105	Inactive	10%	37			
			Low Rate	11%	73	Mixed	13%	135			
			Builder	0%	3	Revolvers	21%	75			
						Transactors	56%	160			
My Personal Life			My Financial Life			My Shopping Preference			My Hobbies, Interests, Media Usage		
Data Element	%/Avg	Index	Data Element	%/Avg	Index	Data Element	%/Avg	Index	Data Element	%/Avg	Index
Household Size	3.13	123	Est Household Income	\$89,658	109	Card Spending (% of Spend)			Top Indexing Interests		
Number of Children	0.85	130	Est Discretionary Spending	\$17,036	85	Index 1st: Home Improvement	11%	128	Top: Biking / Mountain Biking	24%	164
Completed College	33%	126	Highly Likely Investors	30%	168	Index 2nd: Services	14%	108	Second Top: Theater / Performing Arts	35%	162
Renter	10%	48	Equifax - Ability to Pay	606	115	Index 3rd: Essentials	23%	108	Third Top: Pets	16%	161
Home-Owner	90%	114	Equifax - Spending Power	\$80,064	121	% Mobile Txn	3%	90	Bottom Indexing Interests		
Population Density Score	1,108	81	Est Net Worth	\$1,174,151	138	% Online Txn	43%	102	Bottom: Fishing	45%	125
			Top Third: Shop w/ Cash Back Rewards Card	56%	130	Commerce Signals Category (Top Third ¹)			Second Least: Fashion	87%	127
			Top Third: Shop w/ Airline Rewards Card	69%	135	Index 1st : Retail - Home/Office Furnishing	42%	133	Third Least: Board Games	14%	136
			Top Third: Shop w/ Any Store Card	68%	143	Index 2nd : Retail - Hobbies and Toys	42%	133	Top Media Channel (Top Third ¹)		
			Top Third: Likely To Switch CC Provider	6%	49	Index 3rd: Retail - Auto Parts Stores	41%	133	Newspaper / Magazine		127
			Top Third: Own Three Credit Cards	72%	141	Commerce Signals Business (Top Third ¹)			Top Index, Listen to ads on online radio (Top Third ¹)	4%	35
						Index 1st : Ann Taylor	35%	137	Top Third: Mobile Social Networker	23%	81
						Index 2nd : J. Crew	32%	137			
						Index 3rd: DSW	35%	136			

1. Top Third signifies the percent of individuals within 30% of the top score range

Paying it Down (Segment 3)

38% of Cardholders



This segment has a moderate income and low spend. However, the segments’ individuals keep a large balance on their card(s). It is heavily involved in its hobbies, indexing high across multiple interests as well as all media channels for consumption.

Opportunity:

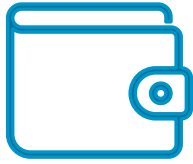
- Have the highest revolving balance and index the highest for Low Rate cards of all segments
- Content Consumers, indexing highest on all forms of media consumption, spectator sports, and interest in celebrities

My Member Profile			My CC Profile			My Credit Profile			My Monthly Performance on Card		
Data Element	%/Avg	Index	Data Element	Avg / %	Index	Data Element	%/Avg	Index	Data Element	Avg / %	Index
Top Index, Active Duty: Retired	17%	121	Open Members %	37%	222	Avg FICO Score	718	100	Spend/Active	\$554	46
	9%	105	Active %	59%	80	Risk Distribution			Balance/Active	\$3,668	106
Top Index, Active Duty: Navy			New Account %	23%	138	Super-prime	60%	109	Rev. Balance/Active	\$3,288	118
Deposit Penetration	NA		Spend %	15%	88	Prime	33%	94	Revenue/Active	\$43	87
Has Insurance	60%	96	Balance %	34%	203	Subprime	7%	71	Avg Txn Size	\$69	95
Avg Years as customer	27	112	Rev Balance %	38%	228	Asset Revolve %	87%	117	Avg Txn Freq	5	41
Avg Years as Cardholder	15	115	Product Distribution			Avg Credit Line	\$13,685	110			
			Cash	48%	107	Usage Profile					
			Point	33%	92	Inactive	37%	137			
			Low Rate	17%	113	Mixed	7%	75			
			Builder	2%	49	Revolvers	27%	96			
						Transactors	29%	82			
My Personal Life			My Financial Life			My Shopping Preference			My Hobbies, Interests, Media Usage		
Data Element	%/Avg	Index	Data Element	%/Avg	Index	Data Element	%/Avg	Index	Data Element	%/Avg	Index
Household Size	2.95	116	Est Household Income	\$83,012	101	Card Spending (% of Spend)			Top Indexing Interests		
Number of Children	0.77	119	Est Discretionary Spending	\$17,264	86	Index 1st: Health Care	7%	120	Top: Spectator Sports - Auto / Motorcycle Racing	13%	172
Completed College	32%	124	Highly Likely Investors	29%	158	Index 2nd: Retail Goods	15%	110	Second Top: Theater / Performing Arts	36%	169
Renter	11%	54	Equifax - Ability to Pay	585	111	Index 3rd: Services	14%	109	Third Top: Celebrities	25%	167
Home-Owner	89%	112	Equifax - Spending Power	\$69,123	105	% Mobile Txn	2%	46	Bottom Indexing Interests		
Population Density Score	1,122	82	Est Net Worth	\$975,688	115	% Online Txn	46%	109	Bottom: Exercise - Aerobic	16%	126
			Top Third: Shop w/ Cash Back Rewards Card	45%	104	Commerce Signals Category (Top Third ¹)			Second Least: Fishing	49%	132
			Top Third: Shop w/ Airline Rewards Card	58%	113	Index 1st : Entertainment - Movie Theater	31%	124	Third Least: Golf	21%	133
			Top Third: Shop w/ Any Store Card	62%	130	Index 2nd : Food Delivery Service	34%	122	Top Media Channel (Top Third ¹)	Newspaper / Magazine	144
			Top Third: Likely To Switch CC Provider	6%	42	Index 3rd: Retail - Hobbies and Toys	36%	115	Top Index, Listen to ads on AM/FM or satellite radio (Top Third ¹)	6%	41
			Top Third: Own Three Credit Cards	62%	121	Commerce Signals Business (Top Third ¹)			Top Third: Mobile Social Networker	21%	72
						Index 1st : LinkedIn	29%	128			
						Index 2nd : Sam's Club	28%	127			
						Index 3rd: HSN	25%	126			

1. Top Third signifies the percent of individuals within 30% of the top score range

Back of Wallet (Segment 2)

8% of Cardholders



High discretionary spender but has the smallest sales footprint. This segment is less active than others, often not using its card. They index higher across builder cards.

Opportunity:

- Over index on discretionary categories and fuel for card spend
- In addition to discretionary spend and builder cards, index highly as Family Members and Enlisted

My Member Profile

Data Element	%/Avg	Index
Top Index, Active Duty: Separate	23%	104
Top Index, Active Duty: Marine Core	5%	110
Deposit Penetration	NA	
Has Insurance	52%	82
Avg Years as customer	19	79
Avg Years as Cardholder	10	78

My CC Profile

Data Element	Avg / %	Index
Open Members %	8%	47
Active %	52%	70
New Account %	10%	58
Spend %	2%	9
Balance %	5%	28
Rev Balance %	5%	32
Product Distribution		
Cash	38%	85
Point	38%	106
Low Rate	17%	110
Builder	8%	176

My Credit Profile

Data Element	%/Avg	Index
Avg FICO Score	678	94
Risk Distribution		
Super-prime	42%	75
Prime	44%	126
Subprime	14%	147
Asset Revolve %	90%	121
Avg Credit Line	\$6,870	55
Usage Profile		
Inactive	43%	161
Mixed	7%	76
Revolvers	30%	105
Transactors	19%	54

My Monthly Performance on Card

Data Element	Avg / %	Index
Spend/Active	\$303	25
Balance/Active	\$2,629	76
Rev. Balance/Active	\$2,375	85
Revenue/Active	\$36	72
Avg Txn Size	\$56	78
Avg Txn Freq	3	24

My Personal Life

Data Element	%/Avg	Index
Household Size	2.69	106
Number of Children	0.70	107
Completed College	25%	97
Renter	23%	115
Home-Owner	77%	96
Population Density Score	1,437	105

My Financial Life

Data Element	%/Avg	Index
Est Household Income	\$83,932	102
Est Discretionary Spending	\$33,007	164
Highly Likely Investors	14%	77
Equifax - Ability to Pay	510	97
Equifax - Spending Power	\$70,949	108
Est Net Worth	\$911,698	107
Top Third: Shop w/ Cash Back Rewards Card	47%	109
Top Third: Shop w/ Airline Rewards Card	54%	105
Top Third: Shop w/ Any Store Card	48%	100
Top Third: Likely To Switch CC Provider	15%	116
Top Third: Own Three Credit Cards	53%	103

My Shopping Preference

Data Element	%/Avg	Index
Card Spending (% of Spend)		
Index 1st: Retail Goods	18%	125
Index 2nd: Eating Out	10%	125
Index 3rd: Fuel	6%	124
% Mobile Txn	4%	121
% Online Txn	43%	100
Commerce Signals Category (Top Third¹)		
Index 1st : Entertainment - Amusement Parks	28%	114
Index 2nd : Retail - Luxury	24%	113
Index 3rd: Retail - Department Stores	26%	111
Commerce Signals Business (Top Third¹)		
Index 1st : Living Spaces	19%	120
Index 2nd : Allergan	27%	119
Index 3rd: Big O Tire	18%	118

My Hobbies, Interests, Media Usage

Data Element	%/Avg	Index
Top Indexing Interests		
Top: Exercise - Aerobic	14%	109
Second Top: Board Games / Puzzles	10%	104
Third Top: Fashion	70%	103
Bottom Indexing Interests		
Bottom: History / Military	12%	78
Second Least: Gardening	17%	82
Third Least: Pets	8%	84
Top Media Channel (Top Third ¹)	Internet	112
Top Index, Listen to ads on online radio (Top Third ¹)	11%	98
Top Third: Mobile Social Networker	25%	88



Auto Payers *(Segment 5)*

5% of Cardholders

Wealthy segment with low card spend, primarily used on utilities. This segment has the longest tenure as members and cardholders, and has likely moved on to another card for their primary use.

Opportunity:

- Index highly as officers, total cards, for years as cardholders, and as holding Cash cards
- Index higher for health care spend and spend at stores like OptumRx and CVS

My Member Profile

Data Element	%/Avg	Index
Top Index, Active Duty: Inactive Reserve	5%	182
Top Index, Active Duty: Navy	11%	132
Deposit Penetration	NA	
Has Insurance	78%	125
Avg Years as customer	35	146
Avg Years as Cardholder	20	146

My CC Profile

Data Element	Avg / %	Index
Open Members %	5%	32
Active %	83%	112
New Account %	1%	8
Spend %	3%	17
Balance %	4%	25
Rev Balance %	4%	26
Product Distribution		
Cash	54%	123
Point	30%	83
Low Rate	15%	97
Builder	1%	19

My Credit Profile

Data Element	%/Avg	Index
Avg FICO Score	761	106
Risk Distribution		
Super-prime	74%	133
Prime	23%	65
Subprime	4%	38
Asset Revolve %	80%	108
Avg Credit Line	\$17,356	140
Usage Profile		
Inactive	12%	46
Mixed	8%	86
Revolvers	19%	67
Transactors	60%	173

My Monthly Performance on Card

Data Element	Avg / %	Index
Spend/Active	\$536	44
Balance/Active	\$2,345	67
Rev. Balance/Active	\$1,926	69
Revenue/Active	\$28	57
Avg Txn Size	\$85	117
Avg Txn Freq	5	46

My Personal Life

Data Element	%/Avg	Index
Household Size	2.89	113
Number of Children	0.65	100
Completed College	31%	120
Renter	10%	49
Home-Owner	90%	113
Population Density Score	1,297	95

My Financial Life

Data Element	%/Avg	Index
Est Household Income	\$94,670	115
Est Discretionary Spending	\$29,856	148
Highly Likely Investors	38%	211
Equifax - Ability to Pay	660	125
Equifax - Spending Power	\$99,835	151
Est Net Worth	\$1,412,476	166
Top Third: Shop w/ Cash Back Rewards Card	54%	126
Top Third: Shop w/ Airline Rewards Card	75%	145
Top Third: Shop w/ Any Store Card	70%	147
Top Third: Likely To Switch CC Provider	6%	42
Top Third: Own Three Credit Cards	73%	144

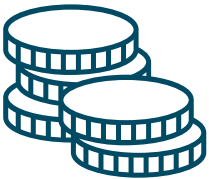
My Shopping Preference

Data Element	%/Avg	Index
Card Spending (% of Spend)		
Index 1st: Utilities	32%	311
Index 2nd: Health Care	6%	106
Index 3rd: Home Improvement	8%	91
% Mobile Txn	1%	23
% Online Txn	46%	108
Commerce Signals Category (Top Third¹)		
Index 1st : Food Delivery Services	47%	169
Index 2nd : Travel - Cruise	43%	153
Index 3rd : Retail - Eyewear	46%	150
Commerce Signals Business (Top Third¹)		
Index 1st : OptumRx	34%	173
Index 2nd : CVS	40%	168
Index 3rd: LinkedIn	37%	164

My Hobbies, Interests, Media Usage

Data Element	%/Avg	Index
Top Indexing Interests		
Top: Theater / Performing Arts	39%	182
Second Top: Biking / Mountain Biking	26%	181
Third Top: Pets	17%	174
Bottom Indexing Interests		
Bottom: Home and Garden	13%	110
Second Least: Fishing	41%	112
Third Least: Exercise - Aerobic	18%	136
Top Media Channel (Top Third ¹)	Newspaper / Magazine	178
Top Index, Listen to ads on AM/FM or satellite radio (Top Third ¹)	4%	26
Top Third: Mobile Social Networker	12%	41

1. Top Third signifies the percent of individuals within 30% of the top score range



Modest Means (Segment 6)

29% of Cardholders

Segment with the lowest income and discretionary spend. This segment indexes low for membership length and high for builder cards, indicating room to grow as consumers.

Opportunity:

- Index highly as enlisted, active duty, and for online activity (internet and social media usage)
- More likely to spend with value brands like Metro PCS and index higher for eating out and fuel

My Member Profile

Data Element	%/Avg	Index
Top Index, Active Duty: Active	13.0%	185
Top Index, Active Duty: Marine Core	5%	129
Deposit Penetration	NA	
Has Insurance	58%	93
	16	67
Avg Years as customer		
Avg Years as Cardholder	8	63

My Personal Life

Data Element	%/Avg	Index
Household Size	1.90	75
Number of Children	0.46	70
Completed College	16%	64
Renter	35%	174
Home-Owner	64%	80
Population Density Score	1,620	118

My CC Profile

Data Element	Avg / %	Index
Open Members %	29%	176
Active %	72%	97
New Account %	54%	321
Spend %	13%	77
Balance %	23%	136
Rev Balance %	25%	149
Product Distribution		
Cash	35%	79
Point	40%	110
Low Rate	15%	100
Builder	10%	227

My Financial Life

Data Element	%/Avg	Index
Est Household Income	\$72,505	88
Est Discretionary Spending	\$13,717	68
Highly Likely Investors	2%	12
Equifax - Ability to Pay	401	76
Equifax - Spending Power	\$40,191	61
Est Net Worth	\$384,000	45
Top Third: Shop w/ Cash Back Rewards Card	31%	71
Top Third: Shop w/ Airline Rewards Card	29%	56
Top Third: Shop w/ Any Store Card	21%	44
Top Third: Likely To Switch CC Provider	24%	183
Top Third: Own Three Credit Cards	26%	50

My Credit Profile

Data Element	%/Avg	Index
Avg FICO Score	693	96
Risk Distribution		
Super-prime	38%	68
Prime	44%	126
Subprime	18%	188
Asset Revolve %	85%	114
Avg Credit Line	\$6,782	55
Usage Profile		
Inactive	24%	88
Mixed	11%	118
Revolvers	36%	130
Transactors	28%	79

My Shopping Preference

Data Element	%/Avg	Index
Card Spending (% of Spend)		
Index 1st: Fuel	6%	129
Index 2nd: Eating Out	10%	126
Index 3rd: Retail Goods	15%	107
% Mobile Txn	3%	76
% Online Txn	37%	88
Commerce Signals Category (Top Third¹)		
Index 1st : Financial Services	27%	98
Index 2nd : Entertainment - Amusement Parks	24%	97
Index 3rd : Casual Dining	27%	95
Commerce Signals Business (Top Third¹)		
Index 1st : Burlington Coat Factory	23%	142
Index 2nd : Metro PCS	18%	134
Index 3rd: Foot Locker	22%	133

My Monthly Performance on Card

Data Element	Avg / %	Index
Spend/Active	\$519	43
Balance/Active	\$2,604	75
Rev. Balance/Active	\$2,294	82
Revenue/Active	\$37	75
Avg Txn Size	\$56	77
Avg Txn Freq	7	58

My Hobbies, Interests, Media Usage

Data Element	%/Avg	Index
Top Indexing Interests		
Top: Electronics / Computers	76%	85
Second Top: Home Improvement	67%	78
Third Top: Exercise / Health	61%	74
Bottom Indexing Interests		
Bottom: Theater / Performing Arts	3%	14
Second Least: Biking / Mountain Biking	2%	16
Third Least: Foods - Natural	6%	23
Top Media Channel (Top Third ¹)	Internet	127
Top Index, Watch Ads on TV (Top Third ¹)	27%	247
Top Third: Mobile Social Networker	43%	152

1. Top Third signifies the percent of individuals within 30% of the top score range