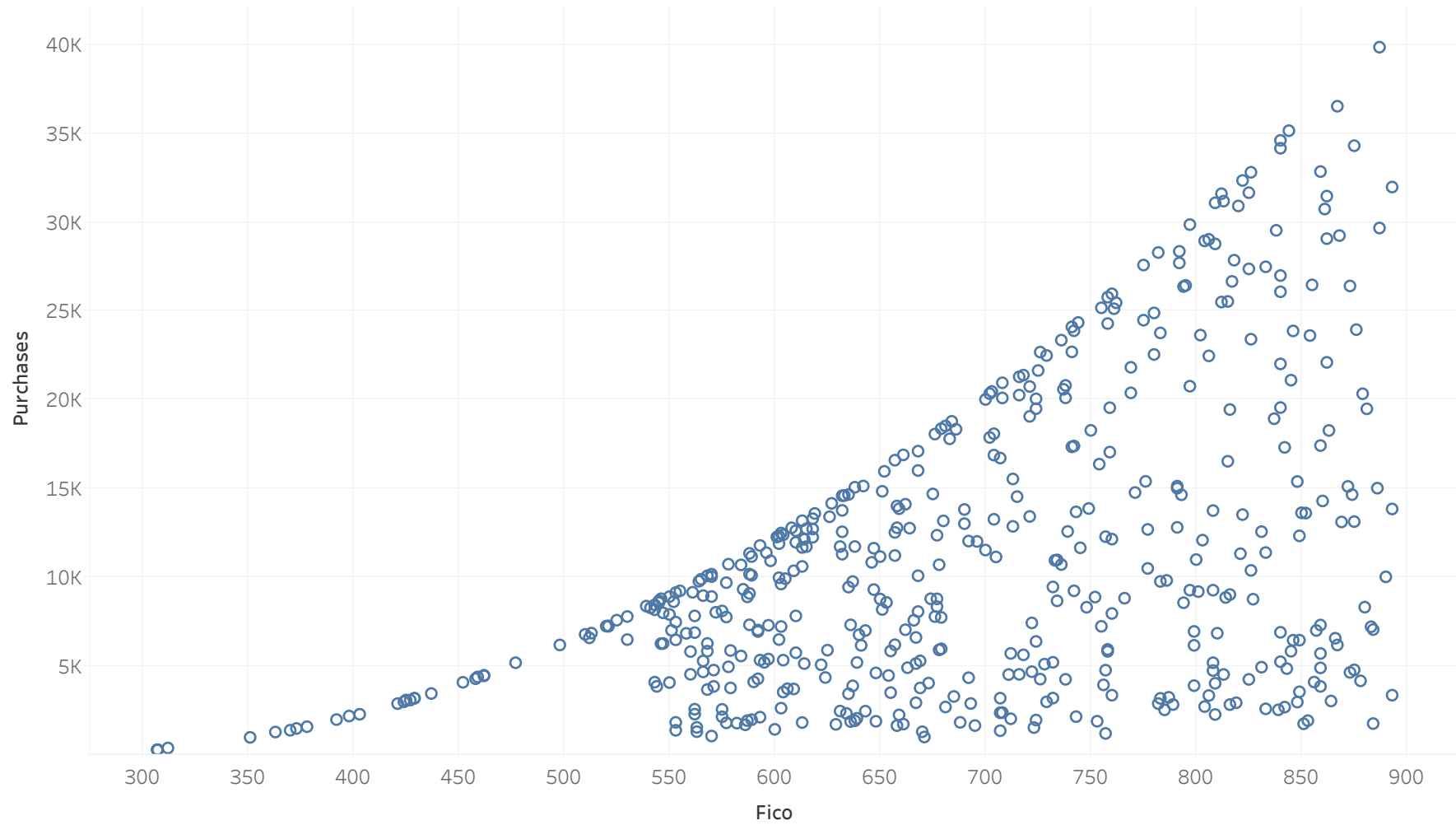
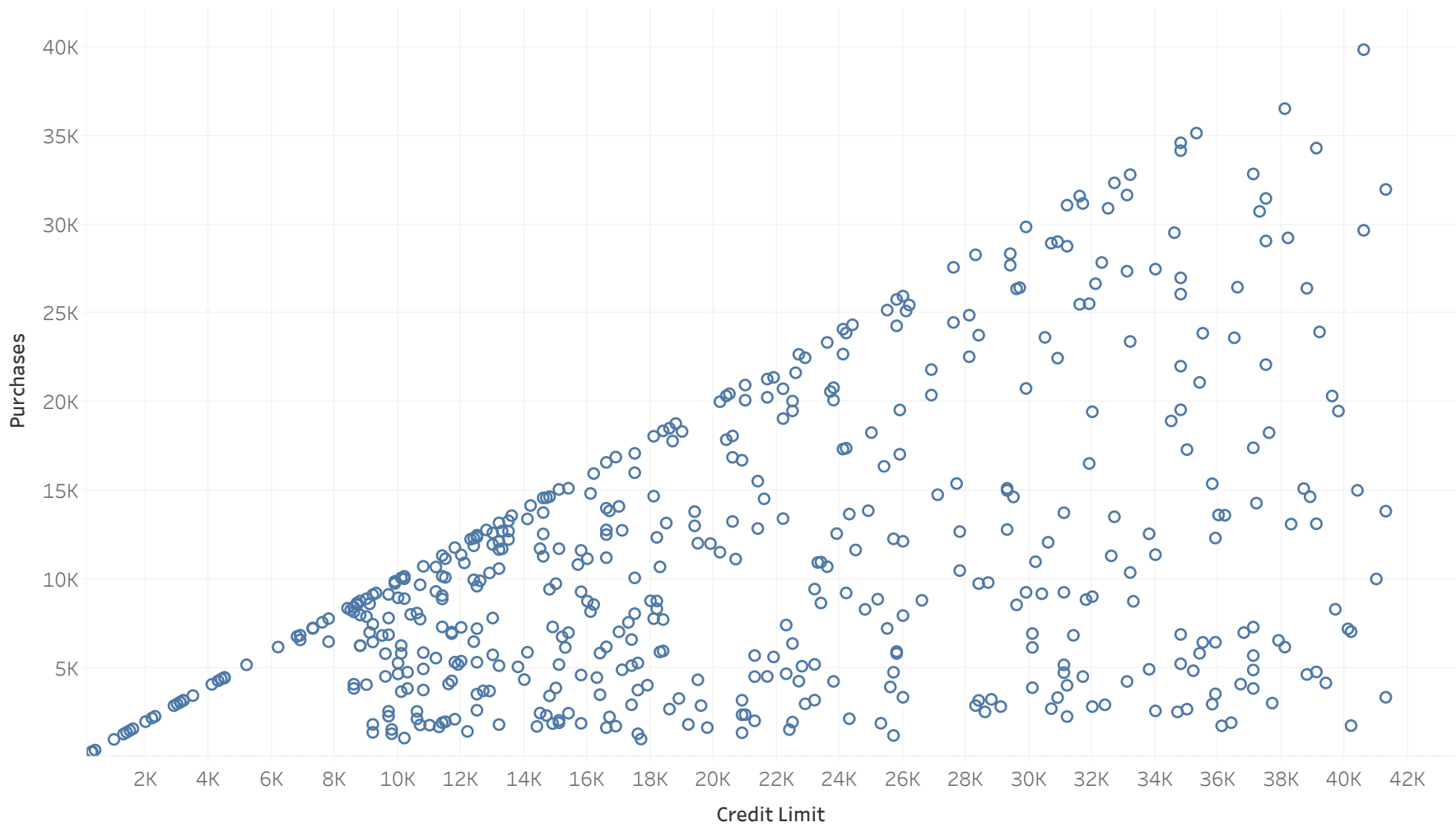


The Higher the FICO Score, the more Purchases that are made



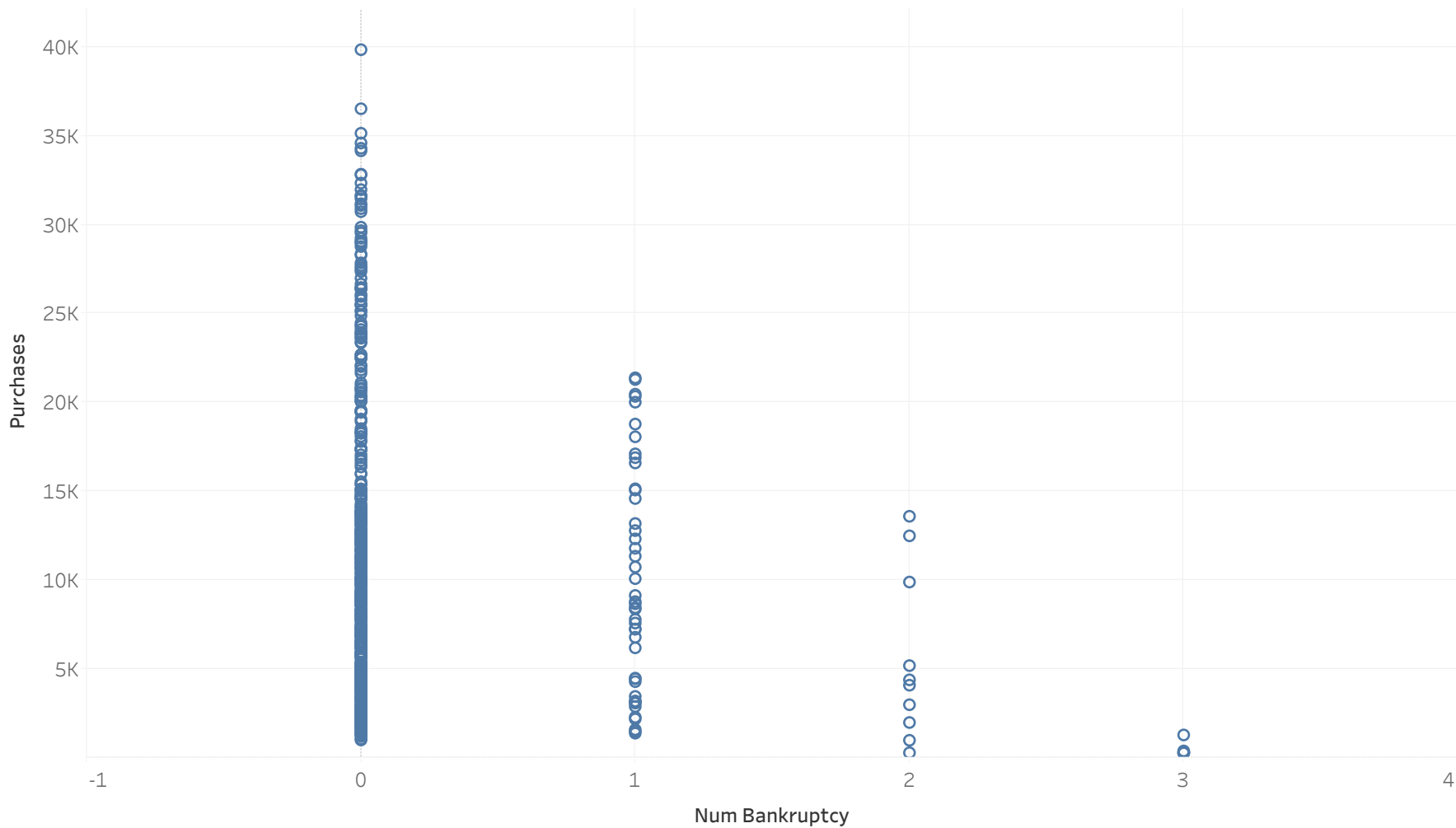
Fico vs. Purchases.

Purchases Increase with and Increase in Credit Limit



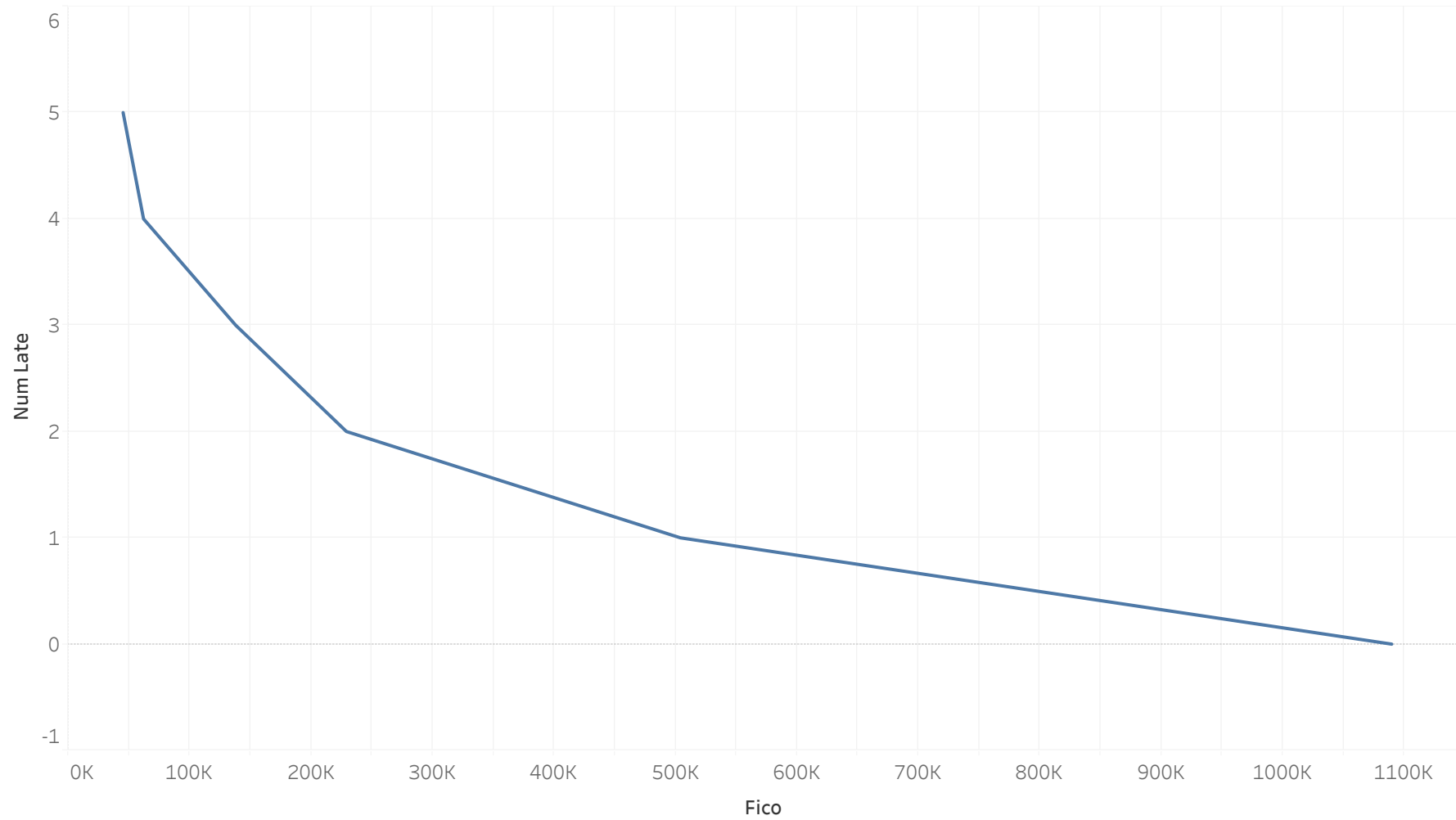
Credit Limit vs. Purchases.

Purchases Decrease as Number of Bankruptcies Increase



Num Bankruptcy vs. Purchases.

As FICO Increases, then the Number of Late Payments Decrease



The trend of sum of Fico for Num Late.