Credit Card Guided Project

Column Dictionary

- `CLIENTNUM`: Client number; unique identifier for a customer holding the account.
- `Attrition_Flag`: Customer activity; 0 if account is closed.
- `Customer_Age`: Customer age (in years).
- `Gender`
- `Dependent_count`: Number of dependents.
- `Education_Level`: Educational attainment of the account holder.
- `Marital_Status`
- `Income_Category`: Annual Income range of the account holder.
- `Card_Category`: Type of card of the account.
- `Months_on_book`: Period of relationship with the bank (in months)
- `Total_Relationship_Count`: Total number of products held by the customer.
- `Months_Inactive_12_mon`: Number of months inactive for the past 12 months (in months).
- `Contacts_Count_12_mon`: Number of contacts in the last 12 months.
- `Credit_Limit`: The credit limit of the credit card.
- `Total_Revolving_Bal`: The total revolving balance in the credit card.
- `Avg_Open_To_Buy`: The difference between the credit limit assigned to a cardholder account and the present balance on the account (average of the last 12 months).
- `Total_Amt_Chng_Q4_Q1`: Change in transaction amount (Q4 over Q1).
- `Total_Trans_Amt`: The total transaction amount (last 12 months).
- `Total_Trans_Ct`: The total transaction count (last 12 months).
- `Total_Ct_Chng_Q4_Q1`: The change in transaction count (Q4 over Q1).
- `Avg_Utilization_Ratio`: How much a customer currently owes divided by the credit limit (in %).