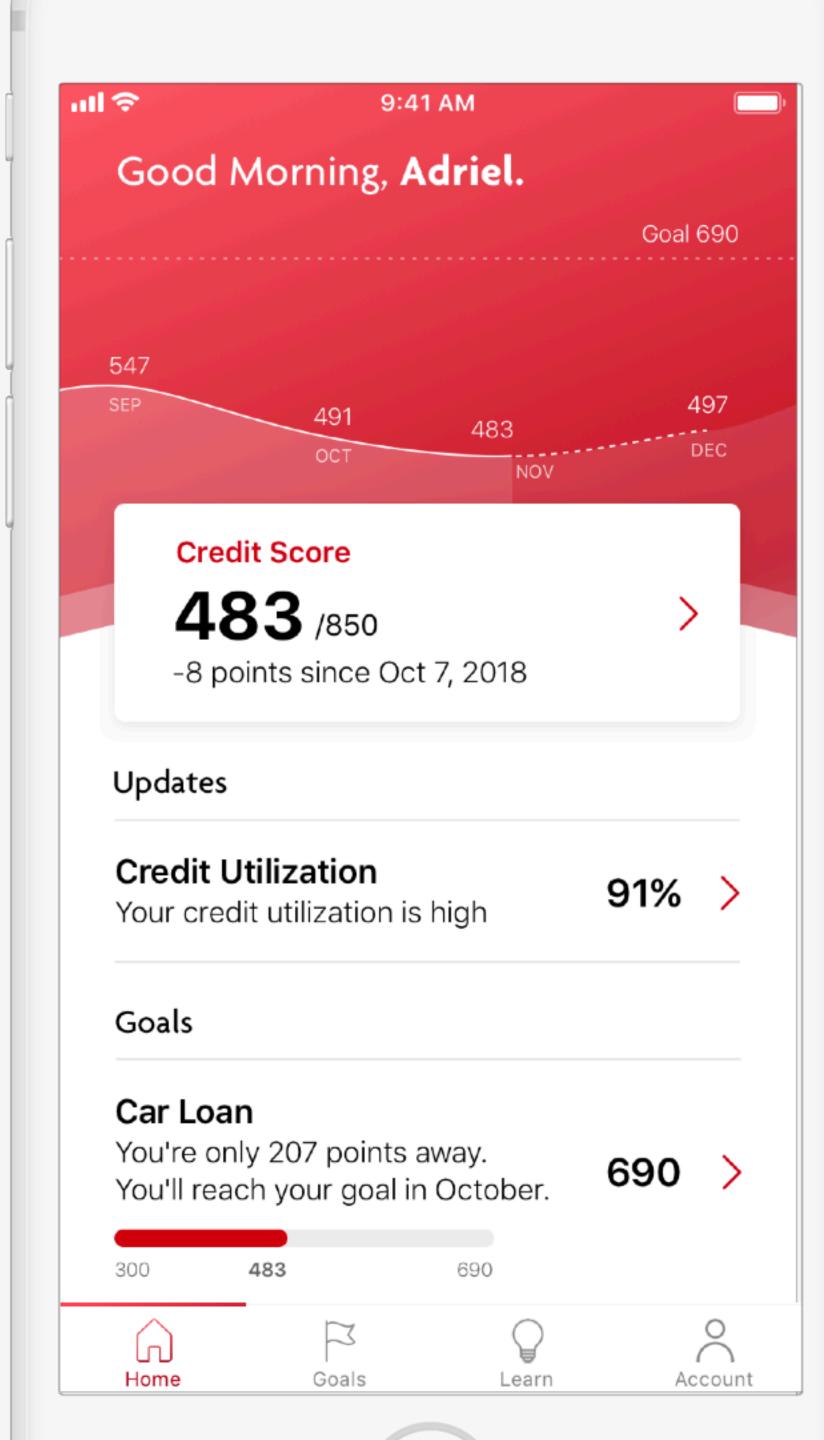
APPENDIX

Why would people download this app?

A release campaign could emphasize the importance of credit. People may be more inclined to download the app and manage their credit after learning why it matters to them.

How will people be convinced to care?

In order for MyCredit to be successful, awareness of the importance of credit would need to be raised. This may include promotions in-branch, online, and on Vancity's banking app.



APPENDIX

Score Predictions

Existing predictive modelling would be used. Positive growth is shown with the assumption that the member implements the given steps to increase their score.