VANCITY MEMBER SEGMENTS

Disappointed Applicant

Stable & Secure

Members who have multiple credit

accounts, are financially responsible,

which Equifax considers good.

and have credit scores above 700,

so they don't know the details of

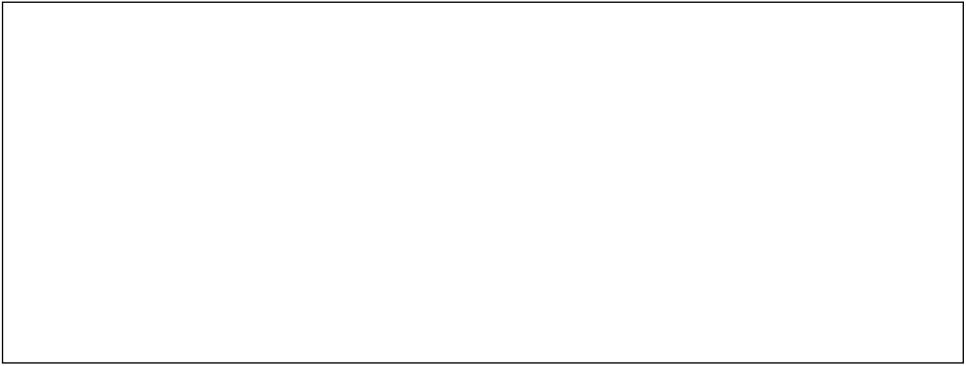
to apply for a loan or line of credit,

Members who have not yet needed

how to maintain good credit.

Never Needed to Check

Vancity



Successfully Maintains Multiple Credit Accounts

Never Applied For Loan or Line of Credit

approved, or were not able to get the interest rate

Members who have applied for loans but were **not**

they wanted due to their credit score.

Successfully Maintains Multiple Credit Accounts

Never Applied For Loan or Line of Credit