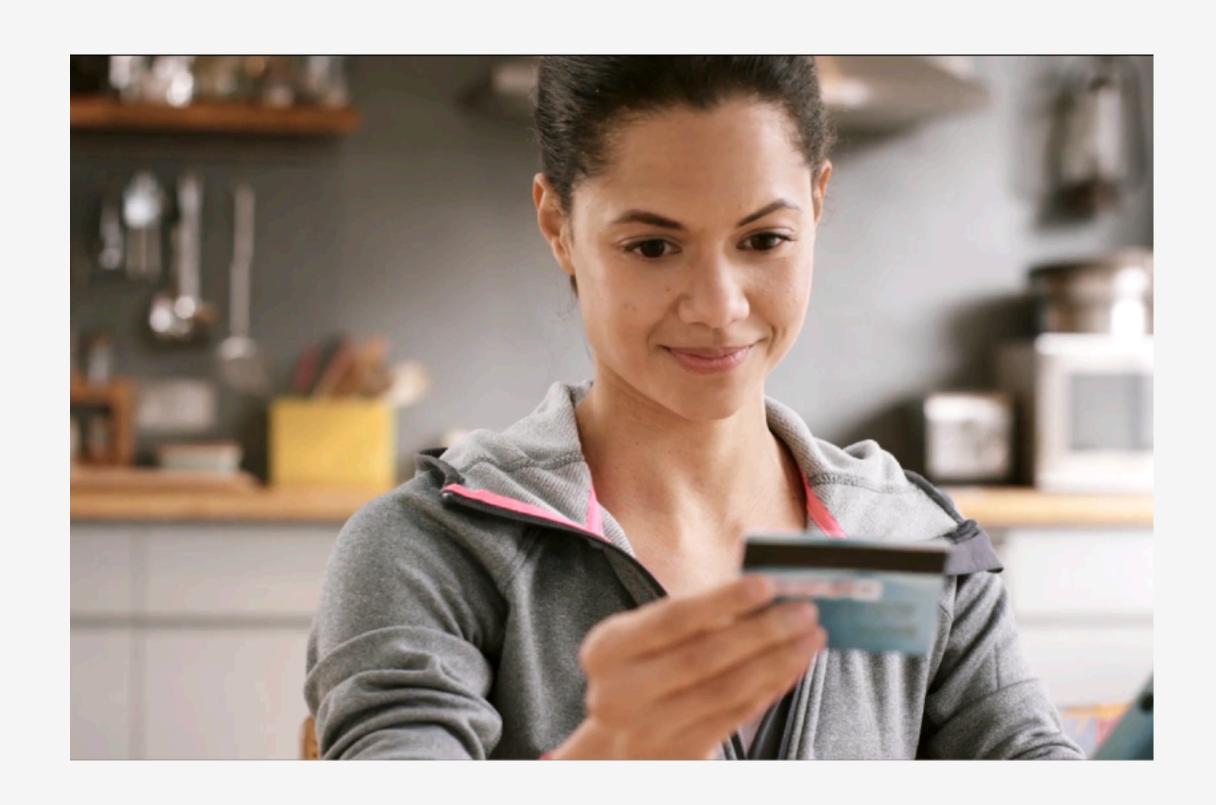
VANCITY MEMBER SEGMENTS

O1 Successfully Maintains Multiple Credit Accounts

02 Disappointed Applicant

03 Never Applied For Loan or Line of Credit

Members who have applied for loans but were not approved, or were not able to get the interest rate they wanted due to their credit score.



Target Audience

VANCITY MEMBERS AGES 18-45

Individuals who are likely to be purchasing cars, paying off student loans, and thinking about mortgages.