

VANCITY MEMBER SEGMENTS

01 Successfully Maintains Multiple Credit Accounts

02 Disappointed Applicant

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.

03 Never Applied For Loan or Line of Credit



Target Audience

VANCITY MEMBERS AGES 18-45

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