Figure 1 Left Panel a colored scatter-plot showing the distribution of interest rates for each FICO Range. Clearly 60 months loans gets higher interest rates (about a 5.66% increment). There's a slight difference between 36 and 60 month loans slope, though. **Right Panel** shows interest rate vs. FICO by loan length and a breakdown of amount requested in 6 equal count groups. For each group, same trend in the relation between interest rate and FICO can be observed, but higher amount requested or larger loans gets higher interest rates.