EDA Summary

* Experience has negative values so treated variable so that min now equals 0. Based on plot, Experience seems symmetrically distributed.
* For Age, mean (45.3) is close to median (45.0). Indicates a symmetrical distribution. However, after exploring heatmap, see that Age and Experience are perfectly correlated (telling the same story) so I will drop Age.
* For Income, the mean (73.77) is greater than the median (64.0). Indicates a right-skewed distribution. Outliers will need to be treated.
* For Family, the mean (2.4) is close to the median (2.0). Indicates a symetrical distribution. There seem to be values of "0" for family which doesn't make sense. This discrepancy will need to be treated.
* For CCAvg, the mean (1.94) is greater than the median (1.5). Indicates a right-skewed distribution. Outliers will need to be treated.
* 90.4% did not accept the personal loan offered in the last campaign.
* Most customers have at least an undergraduate degree (41.6%). 1.0% do not have a degree.
* Mortgage is right skewed. Outliers will need to be treated.
* Most customers do not have a securities account (89.7%).
* Most customers do not have a CD account (94%).
* Most customers use online banking (59.1%).
* Most customers do not use a credit card from another bank (70.9%).
* High correlation exists between Income and CCAvg.
* Moderate correlation exists between Personal\_Loan and Income, Personal\_Loan and CCAvg.
* Slight correlation exists between Income and CD\_Account, Income and Mortgage, Personal\_Loan and CD\_Account, Securities\_Account and CD\_Account, CD\_Account and CreditCard, CD\_Account and Online.
* Higher income and higher monthly spending on credit card seems to correspond with acceptance of personal loan.