

# Customer Report

Customer Account No.: 61

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Field	Value
Annual Income	50000.0
Average Age Of Credit	74.33333333
Balance	21955.1
Credit Inquiries Trend	8
Credit Utilization Ratio	0.222057258
Debt To Income	12.15
Employment Stability	1.0
Loan To Income Ratio	0.5
Monthly Payment Burden	0.1934064
Paid Interest	970.61
Paid Late Fees	0.0
Paid Principal	3044.9
Tier	Bronze
Total Credit Limit	97664
Total Credit Utilized	21687

Prediction: 0

Calculated CLV: 30833.75

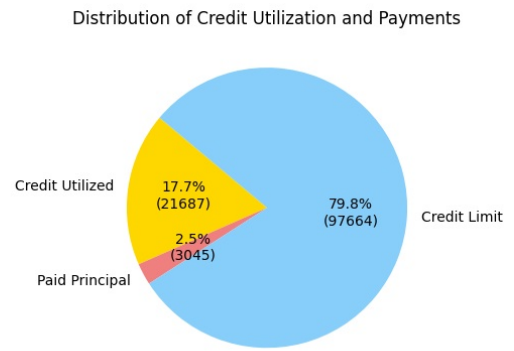
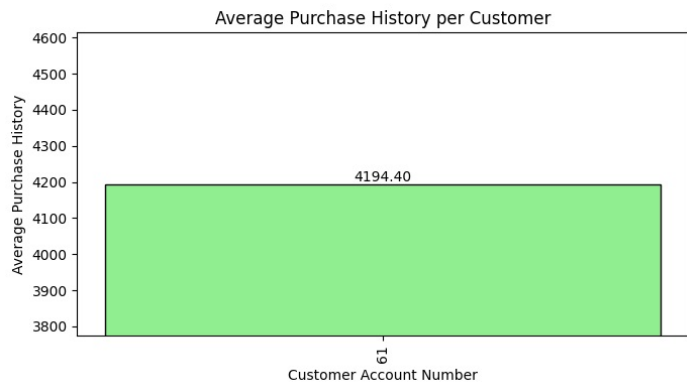
Personalized Recommendations:

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- - \*\*Personalized Credit Limit Increase:\*\* Increase your credit limit to enhance your purchasing power and lower your credit utilization ratio.
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- - \*\*Balance Transfer Offer:\*\* Consolidate your high-interest debt with a low introductory APR balance transfer to save on interest and improve your overall credit profile.
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- - \*\*Tailored Rewards Program:\*\* Earn bonus points or cash back on your purchases, customized to your spending patterns.
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- - \*\*Financial Wellness Check-in:\*\* Schedule a complimentary consultation with a credit advisor to review your financial goals and develop a personalized plan for financial improvement.
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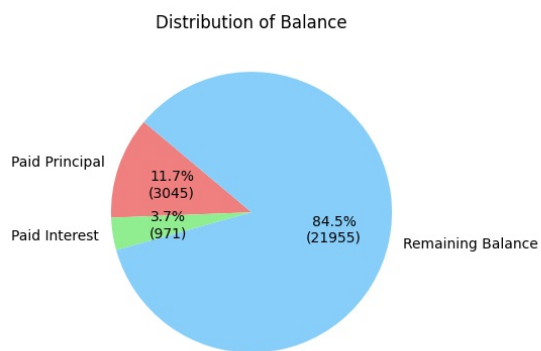
Visualizations:

Plot 1: Average Purchase History per Customer

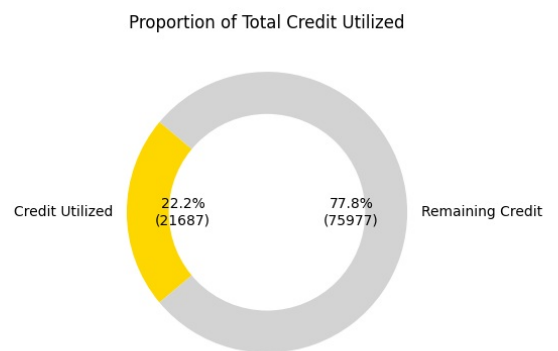
Plot 2: Distribution of Credit Utilization



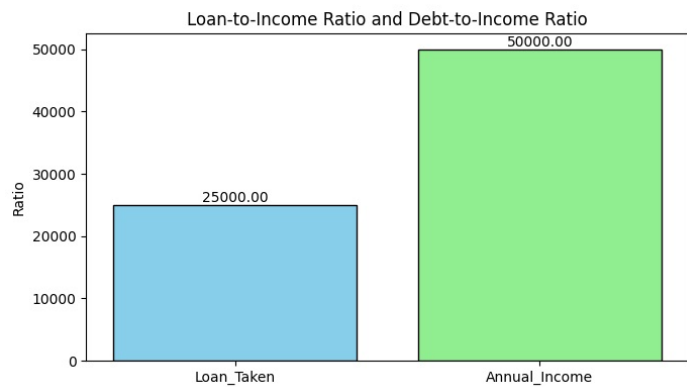
**Plot 3: Distribution Of Balance**



**Plot 4: Proportion Of Total Credit Utilized**



**Plot 5: Loan-To-Income Ratio and Debt-to-Income Ratio**



**Plot 6: Distribution Of Monthly Payment Burden**

