

Sample of a VantageScore® credit score from Experian

Your VantageScore credit score is not an endorsement or guarantee of your credit worthiness as seen by lenders. The different risk levels presented here are for educational use only. Your VantageScore credit score can help you understand what factors affect your credit score and how your credit compares to that of other U.S. consumers. It does not provide advice on how to improve your credit report, credit history or credit rating.

Your credit score was generated from elements in your Experian credit profile being run through the **VantageScore® 3.0** risk scoring model. The resulting score reflects your credit risk level with a higher number indicating lower risk.

Your Credit Score

795 1

Credit Rating: **Excellent**

Calculated with the **VantageScore® 3.0** risk model that has a range of 300 – 850.

Payment Confirmation

Report Date: 01/01/2014

Report Number: 1344682967 2

Amount Paid: \$7.95 (Visa *****4242)

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NEENAH, WI 54956-3732

Where You Rank

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Your credit score ranks **higher than 85%** of U.S. consumers. Most lenders are likely to provide the **best credit terms** available to these consumers.

What Raised Your Credit Score?

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1. Total of all balances on bankcard or revolving accounts is not too high
2. You have few or no accounts that were opened recently
3. The balances on your accounts are not too high compared to loan limits
4. There are no or only a few recent delinquencies on your accounts

What Lowered Your Credit Score?

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1. Lack of sufficient relevant first mortgage account information [Code: 65]
2. You have either too few loans or too many loans with recent delinquencies [Code: 08]
3. Lack of sufficient credit history on bankcard or revolving accounts [Code: 43]
4. Your largest credit limit on open bankcard or revolving acct is too low [Code: 36]

The factors that adversely affected your credit score are listed in order of their importance based on their influence. For an easy-to-understand explanation of each, visit ReasonCode.org powered by VantageScore Solutions.

Credit Score

Indicates your VantageScore® credit score and the related credit rating. The VantageScore 3.0 risk model has a range of 300–850.

- (781–850) Excellent
- (721–780) Great
- (661–720) Good
- (601–660) Fair
- (500–600) Poor
- (300–499) Bad

Report Number

You will need your report number when contacting Experian online, by phone or by mail.

Score Rank

Indicates how your credit score ranks among other consumers in the United States.

Positive Score Factors

Up to four factors that positively affected your credit score are listed in order of their importance based on their influence.

Negative Score Factors

Up to five factors that adversely affected your credit score are listed in order of their importance based on their influence. A more detailed explanation of each factor can be found at ReasonCode.org.