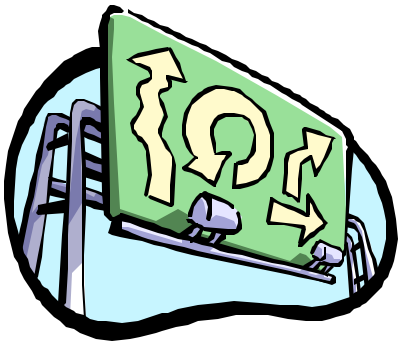


FICO SCORES



Understanding the crossroads that lead to explaining the score.

What makes up the score?

35% = based on payment history (i.e. on-time pays or delinquencies)

More weight on current pay history (reference right side of sheet)

30% = capacity (capacity is King)

15% = length of credit

10% = accumulation of debt in the last 12-18 months (# of inquiries & opening dates)

10% = mix of credit
- installment (raises) vs. revolving (lowers)
- # of finance company loans the more, the lower the score

What actions will hurt the score?

Missing payments (regardless of \$ amounts...It will take 24mo to restore credit with one late pay)

Credit cards at capacity (i.e. maxing out credit cards)

Closing credit cards out (this lowers available capacity)

Shopping for credit excessively

Opening up numerous trades in a short time period

Having more revolving loans in relation to installment loans

What doesn't affect the score?

Debt ratio

Income

Length of residence

Length of employment

Approximate Credit Weight for each year

40% = current to 12 months

30% = 13-24 months

20% = 25-36 months

10% = 37+ months

How to improve the score?

Pay down on credit cards

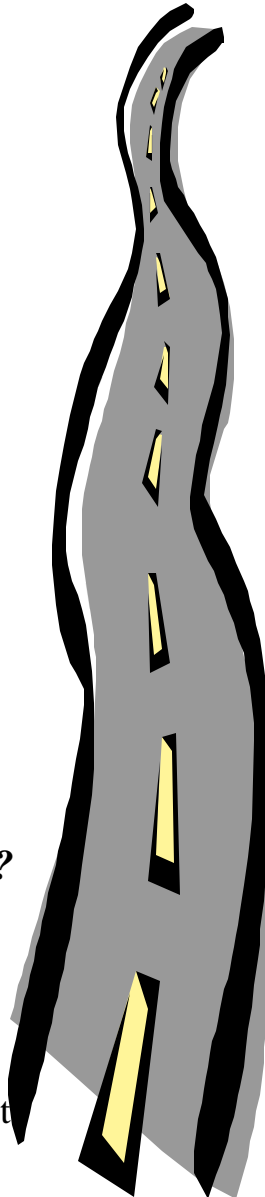
Do not close credit cards because capacity will decrease

Continue to make payments on time (older late pays will become less significant with time)

Slow down on opening new accounts

Acquire a solid credit history with years of experience

Moving revolving debt to installment debt



Mix = 10%

PAGE 1 DATE 2/21/1997

SCOTT XXXXXXXX
3 Jewel Lane
XXXXXXXXXX XX xxxxxx-xxxx
RPTD:

SS: xxx-xx-xxxx E: Board of Ed
DOB: RPTD:

Accumulation = 10%

How you pay = 35%

PROFILE SUMMARY

CNT 00/00/00/00

PUBLIC RECORDS-----0 PAST DUE AMT---\$484 INQUIRIES-----3 SATIS ACCTS-----8
INSTALL BAL-----\$2,607 SCH/EST PAY-----\$581+ INQS/6 MO-----1 NOW DEL/DRG---1
R ESTATE BAL-----N/A R ESTATE PAY-----N/A TRADELINE--10 WAS DEL/DRG---1
TOT REV BAL-----\$27,683 TOT REV AVAIL-----0% PAID ACCT---2 OLD TRADE---2-87

SCORE SUMMARY

NEW NATIONAL RISK SCORE = 542 SCORE FACTORS: 08, 10, 05

Length = 15%

Capacity = 30%

TRADES

Subscriber	Open	Amt-Typ1	Amt-Typ2	AcctCond	Pymt Status
Sub# Trm Kob Ecoa	Bal Date	Balance	Pymt level	Mos Rev	Pymt History
Account #	LstPd	Month Paid	P/Due	Maximum	By Month
*CALS	2-96	\$1,857-O		PAID	CURR ACCT
908242 FZ EDU 43	1-24-97		1-97	(3)	BCC
XXXXXXXXXXXXXXXXXXXX					
*American Express CO	2-87	\$422-H		PAID	
415525 N CHG 1	5-05-95	\$0		(99)	B
XXXXXXXXXXXXXXXXXXXX					

** CREDIT LINE CLOSED - CONSUMER REQUEST - REPORTED BY SUBSCRIBER**

Capacity = 30%

How you pay = 35%

*MBNA America Bank	11-87	\$12,300 - L	\$12,545 - H	Open	30 6+ Times
230206 BC CRC REV 1	2-08-97	\$12,400	12-96(99)		111C1CCC11CCC
XXXXXXXXXXXXXXXXXXXX	2-97	\$248	\$484		CCCCCCCCCCCC
*Discover Card Services	12-87	\$5,400 - L	\$5,640 - H	Open	CUR was 30-2
276502 BC CRC REV 1	1-16-97	\$5,513	10-96	(99)	CCCC1C1CCCCC
XXXXXXXXXXXXXXXXXXXX		\$229			CCCCCCCCCCCC
*E/OPT	1-89	\$10,000 - L	\$10,612 - H	Open	CURR ACCT
251005 BC CRC REV 1	2-14-97	\$9,770	1-89(98)		CCCCCCCCCCCC
XXXXXXXXXXXXXXXXXXXX		UNK			CCCCCCCCCCCC
*Student Loan Mkt Assn	6-88	\$2,500 - O		Open	CURR ACCT
994280 EL EDU UNK	1-31-97	\$294	6-88(99)		CCCCCCCCCCCC
XXXXXXXXXXXXXXXXXXXX	1-97	\$30			CCCCCCCCCCCC
*Student Loan Mkt Assn	6-88	\$2,500 - O		Open	CURR ACCT
994280 EL EDU UNK	1-31-97	\$294	6-88(99)		CCCCCCCCCCCC
XXXXXXXXXXXXXXXXXXXX	1-97	\$30			CCCCCCCCCCCC

Sample letter for a free copy of credit report/FICO score

March 4, 2003

Mr. Scott Connecticut
123 Main Street
Anytown, CT 12345

Dear Scott,

Thank you for your interest in learning about your risk score. The risk score can approximately range from 830 – 380 (higher the better) and is derived of five basic items. We have enclosed a road map of what the score is made up of and your free copy of the credit report.

Your score is 542 and the following items are bringing your score down:

Payment History: Current and past late payments with Discover and MBNA

Capacity: At capacity on revolving accounts

Mix of Credit: Revolving debt (\$27,683) is higher then your installment debt (\$2607).

To improve your score greatly we suggest the following:

1. Consolidate revolving debt into installment debt by a home equity loan (this will not only help your mix of credit, but it will open up your availability on credit cards and capacity.)
2. Pay your over due accounts up to date.

The good news is we already have you approved for a \$30,000 home equity loan at a competitive rate of 8.25% with a low payment of \$206.00 a month compared to \$797.00 you are currently paying. There is no question you would like to take advantage of this great offer please call (*name of sales associate*) at 800-123-4567 to set up an appointment.

We would like to thank you for the chance to earn more of your business. The credit union not only wants to meet your expectations, we want to exceed them.

Sincerely,

Rex Johnson, CEO
Could B-U Credit Union

Mix = 10%
Improved ~ installment
up & revolving down

PAGE 1 DATE 1/8/1998

SCOTT XXXXXXXX SS: xxx-xx-xxxx E: Board of Ed
3 Jewel Lane DOB: 08-18-65 RPTD: 1-97
XXXXXXXXXX XX xxxxx-xxxx
RPTD: 1-90 to 12-97

35% = How you pay

----- PROFILE SUMMARY -----
CNT 00/00/00/00
PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES----4 SATIS ACCTS-----10
INSTALL BAL-----\$19,736 SCH/EST PAY-----\$904+ INQS/6 MO----0 NOW DEL/DRG---0
R ESTATE BAL-----N/A R ESTATE PAY-----N/A TRADELINE--13 WAS DEL/DRG---3
TOT REV BAL-----\$5,466 TOT REV AVAIL-----4% PAID ACCT---4 OLD TRADE---4-86

30% = Capacity
Small improvement

----- SCORE SUMMARY -----
NEW NATIONAL RISK SCORE = 133

SCORE FACTORS:
04 Number of credit inquiries
08 Presence of non-satisfactory ratings on accounts or lack of open accounts
33 Time since youngest account opened
37 Existing balances on accounts

EXPERIAN/FAIR, ISAAC SCORE = 613

Score went up 71 points.

SCORE FACTORS:
Account(s) not paid as agreed and/or legal item filed
Length of time (or unknown time) since account delinquency
Number of accounts delinquent
10 Proportion of balance to high credit on bk revolving or all revolving accts

----- TRADES -----

Subscriber	Open	Amt-Typ1	Amt-Typ2	AcctCond	Pymt Status
Sub# Trm Kob Ecoa	Bal Date	Balance	Pymt level	Mos Rev	Pymt History
Account #	LstPd	Month Paid	P/Due	Maximum	By Month
*MBNA America Bank	11-87	\$12,300 - L	\$12,545 - H	Open	CUR was 30 6+
230206 BC CRC REV 1	4-09-97	\$0	4-97	(99)	01111C1CCC11C
XXXXXXXXXXXXXXXXXX	3-97				CCCCCCCCCCCC
** CREDIT LINE CLOSED - CONSUMER REQUEST - REPORTED BY SUBSCRIBER**					
*MOCC/MOBIL	4-86	\$303 - L		PAID	COLL ACCT
2435001 OC CRC 1	11-17-97		11-97		
XXXXXXXXXXXXXXXXXX					
*CAL S	2-96	\$1,857-O		PAID	CURR ACCT
908242 FZ EDU 43	1-24-97		1-97	(3)	BCC
XXXXXXXXXXXXXXXXXX					

Lowered score, no capacity

*AE/OPT 1-89 \$10,000 - L \$10,612 - H PAID
251005 BC CRC REV 1 6-15-97 6-97 (1) B
XXXXXXXXXXXXXXXXX UNK

** CREDIT LINE CLOSED - CONSUMER REQUEST - REFPOROTED BY SUBSCRIBER**

Lowered score

*AMEX 2-87 \$422-H PAID
415525 N CHG 1 5-05-95 \$0 (99) B
XXXXXXXXXXXXXXXXX

** CREDIT LINE CLOSED - CONSUMER REQUEST - REFPOROTED BY SUBSCRIBER**

*Discover Card Services 12-87 \$5,722 - H Open CUR was 30-2
276502 BC CRC REV 1 12-20-97 \$5,466 10-96 (99) CCCCCCCCCCCC
XXXXXXXXXXXXXXXXX 12-97 \$104 CC1C1CCCCCCC

Small impact on score!

*CAL S 2-96 \$1,857-O PAID CURR ACCT
908242 FZ EDU 43 1-02-98 \$1,187 11-97 (3) CCC
XXXXXXXXXXXXXXXXX \$30

This was smart.

XXXXXX CU 3-97 \$22,000 - O Open CURR ACCT
XXXXXXX FC SCO 36 1 12-12-97 \$17,040 4-97 (9) CCCCCCCCCC
XXXXXXXXXXXXXXXXX 11-97 \$750

Raised score because was installment vs. revolving

*Student Loan Mkt Assn 6-88 \$1,165 - O Open CURR ACCT
994280 EL EDU UNK 11-30-97 \$0 6-88 (99) 0CCCCCCCCCCCCC
XXXXXXXXXXXXXXXXX 11-97 CCCCCCCCCCCCCC

*Student Loan Mkt Assn 6-88 \$2,500 - O Open CURR ACCT
994280 EL EDU UNK 11-30-97 \$0 6-88 (99) CCCCCCCCCCCCCC
XXXXXXXXXXXXXXXXX 11-97 CCCCCCCCCCCCCC

*Student Loan Mkt Assn 6-88 \$2,500 - O Open CURR ACCT
994280 EL EDU UNK 11-30-97 \$0 6-88 (99) CCCCCCCCCCCCCC
XXXXXXXXXXXXXXXXX 11-97 CCCCCCCCCCCCCC

*Student Loan Mkt Assn 6-88 \$2,500 - O Open CURR ACCT
994280 EL EDU UNK 11-30-97 \$0 6-88 (99) CCCCCCCCCCCCCC
XXXXXXXXXXXXXXXXX 11-97 CCCCCCCCCCCCCC

*CAL S 2-96 \$1,857-O PAID CURR ACCT
908242 FZ EDU 43 3-24-97 \$1,509 1-97 (3) CCC
XXXXXXXXXXXXXXXXX 3-97 UNK

-----INQUIRIES-----

XXXX CU 2-21-97
American Express Optim 1-04-97
MBNA America/Crt Ln 12-29-95
Snet Cellular Inc 9-22-95

End -- Experian

Score: 542

February 21, 1997

Public Records	0	Past Due Amt	\$484	Inquiries	3	Satis Accts	8
Install Bal	\$2,607	Sch/Est Pay	\$581	Inq/6 mos	1	Now Del/Drg	1
R Estate Bal	N/A	R Estate Pay	N/A	Tradeline	10	Was Del/Drg	1
Revolving Bal	\$27,683	Revolving Avail	0%	Paid Acct	2	Old Trade	2-87

Score: 613

January 8, 1998

Public Records	0	Past Due Amt	\$0	Inquiries	4	Satis Accts	10
Install Bal	\$19,736	Sch/Est Pay	\$904+	Inq/6 mos	0	Now Del/Drg	0
R Estate Bal	N/A	R Estate Pay	N/A	Tradeline	13	Was Del/Drg	3
Revolving Bal	\$5,466	Revolving Avail	4%	Paid Acct	4	Old Trade	4-86

Score: 717

July 19, 1999

Public Records	0	Past Due Amt	\$0	Inquiries	5	Satis Accts	9
Install Bal	\$33,889	Sch/Est Pay	\$1,442+	Inq/6 mos	2	Now Del/Drg	0
R Estate Bal	N/A	R Estate Pay	N/A	Tradeline	11	Was Del/Drg	2
Revolving Bal	\$888	Revolving Avail	87%	Paid Acct	6	Old Trade	11-87

Score: 688

October 18, 1999

Public Records	0	Past Due Amt	\$0	Inquiries	6	Satis Accts	10
Install Bal	\$20,427	Sch/Est Pay	\$1,406	Inq/6 mos	1	Now Del/Drg	0
R Estate Bal	N/A	R Estate Pay	N/A	Tradeline	11	Was Del/Drg	1
Revolving Bal	\$2,728	Revolving Avail	72%	Paid Acct	6	Old Trade	12-87

Score: 654

March 8, 2000

Public Records	0	Past Due Amt	\$0	Inquiries	6	Satis Accts	11
Install Bal	\$27,857	Sch/Est Pay	\$1,044	Inq/6 mos	1	Now Del/Drg	0
R Estate Bal	N/A	R Estate Pay	N/A	Tradeline	13	Was Del/Drg	2
Revolving Bal	\$3,799	Revolving Avail	17%	Paid Acct	8	Old Trade	12-87

Score: 580

July 18, 2000

Public Records	0	Past Due Amt	\$22	Inquiries	7	Satis Accts	11
Install Bal	\$23,931	Sch/Est Pay	\$1,042	Inq/6 mos	1	Now Del/Drg	1
R Estate Bal	N/A	R Estate Pay	N/A	Tradeline	14	Was Del/Drg	2
Revolving Bal	\$3,917	Revolving Avail	4%	Paid Acct	10	Old Trade	12-87

Jeffrey XXXXXXXX
 123 Main Street
 Anytown, USA 12345
 RPTD:

SS: xxx-xx-xxxx Date: September 2, 2002

35% = How you pay?

TRW/FAIR, ISAAC MODEL

RISK SCORE = **542** SCORE FACTORS: 22, 13, 21, 10
 22 Account(s) not paid as agreed and / or legal item filed
 13 Length of time (or unknown time) since account delinquency
 21 Amount past due on accounts
 10 Proportion of balance to high credit on bank revolving or all revolving accounts

Year of Birth: 1962

30% = Capacity

Subscriber Account # Subscr# KOB Type Term ECOA	Date Open Bal Date Last Pay	Amt/Type Balance Month Pay	Amt/Type Status Date \$Past Due	Acct Status Pymt History In Prior Mos
Could B-U FCU XXXXXXXXXXXXXXXXXXXX XXXXXX FC CRC REV 1	12-91 08-9-02 06-02	\$2000 – L \$1558 \$47	\$2240 – H 11-01	CURwas 30-3 CCC1C1CCC1C CCCCCCCCCC
----- Special comments Credit line closed – Grantor’s request – Reported by subscriber				
Bank XXXXXXXXXXXXXXXXXXXX XXXXXX BB CHG REV 1	01-00 08-4-02 07-02	\$1217 – L \$1167 \$36	\$1218 – H 08-02	CURR ACCT CCCCCCCCCC CCCCCCCCCC
----- Special comments Credit line closed – Grantor’s request – Reported by subscriber				
Wells Fargo Financial XXXXXXXXXXXXXXXXXXXX XXXXXX FP ISC 12 1	02-01 04-8-02	\$1629 – O	04-02	PD was 30-2 1CCC1CCCCC CC
AMEX XXXXXXXXXXXXXXXXXXXX XXXXXX BC CRC 3	10-89 08-3-02	\$2241 – H	08-02	Paid Satis
----- Special comments Credit line closed – Grantor’s request – Reported by subscriber				
Could B-U FCU XXXXXXXXXXXXXXXXXXXX XXXXXX FC UNS 12 1	03-01 02-12-02	\$1168 – O	02-02	Paid Satis CCCCCCCCCC CC
Could B-U FCU XXXXXXXXXXXXXXXXXXXX XXXXXX FC UNS 6 1	10-00 04-10-01	\$500 – O	04-01	Paid Satis CCCCC

Chase XXXXXXXXXXXXXXXXXXXX XXXXXX BB LEA 36 1	01-96 02-28-99	\$9029 – O	02-99	Paid Satis NNCCCCCCCC CCCCCCCC
Federal Sav & Loan XXXXXXXXXXXXXXXXXXXX XXXXXX FS R/C 360 2	10-94 02-12-02	\$109150 – O	09-98	Paid Satis CCCCCCCC CCC--CC
Tops Appliance XXXXXXXXXXXXXXXXXXXX XXXXXX FF CHG REV 1	10-91 09-25-98	\$2000 – O	\$1562 09-98	Paid Satis CCCCCCCC C
Could B-U FCU XXXXXXXXXXXXXXXXXXXX XXXXXX FC UNS 36 7	07-95 02-12-02	\$6594 – O	01-97	Paid Satis CCCCCCCC CCCCCCCC
Could B-U FCU XXXXXXXXXXXXXXXXXXXX XXXXXX FC AUT 33 1	01-93 03-31-96	\$6000 – O	03-96	Paid Satis CCCCCCCC CC
Could B-U FCU XXXXXXXXXXXXXXXXXXXX XXXXXX FC UNS 38 1	05-92 02-12-02	\$8000 – O	07-95	Paid Satis CCCC-CCCC CCCCCCCC
Discover Financial Svc XXXXXXXXXXXXXXXXXXXX XXXXXX BC CRC REV 2	07-94 08-20-02 07-02	\$3700 – L \$3693 \$146	\$5916 – H 08-02 \$73	30 4 Times C1C1CCCC CCCCCCCC
Sears XXXXXXXXXXXXXXXXXXXX XXXXXX DC CHG REV 1	08-83 08-05-02 07-02	\$4370 – L \$4329 \$94	\$4495 – H 05-02	Curwas 30-3 CCC1CCCC1 CCCCCCCC1
PHH Mortgage Svcs Corp XXXXXXXXXXXXXXXXXXXX XXXXXX FC R/C 360 1	08-98 08-12-02 07-02	\$155000 – O \$148465 \$1530	8-02	Cur was 30
Could B-U FCU XXXXXXXXXXXXXXXXXXXX XXXXXX FC UNK 180 1	04-00 08-12-02 07-02	\$25000 – O \$23344	08-02	Curr Acct CCCCCCCC CCCCCCCC
Could B-U FCU XXXXXXXXXXXXXXXXXXXX XXXXXX FC UNK 48 1	01-02 08-12-02 07-02	\$6204 – O \$5580 \$164	08-02	Curr Acct CCCCC
CITI XXXXXXXXXXXXXXXXXXXX XXXXXX NZ CRC REV 1	10-88 07-31-02 04-02	\$3200 – L \$3534 \$72	08-02	Curr Acct CCCCCCCC CCCCCCCC
AMEX XXXXXXXXXXXXXXXXXXXX XXXXXX BC CRC 1 1	03-99 07-14-02	\$1318 – L \$1045	07-02	Curr Acct CCCCCCCC CCCCCCCC

Wells Fargo Financial	08-00	\$3500 - L	\$3500 - H	Curr Acct
xxxxxxxxxxxxxxxxxxxx	07-01-02		07-02	CCCCCCCCCC
xxxxxxx FP CHG REV 2	04-02			

PROFILE SUMMARY:

PUBLIC RECORDS-----0 PAST DUE AMT-----73 INQUIRIES-----3 SATIS ACCTS-----15
INSTALL BAL-----28924 SCH/EST PAY-----843 INQS/6 MO-----0 NOW DEL/DRG-----1
R ESTATE BAL----148465 R ESTATE PAY-----1530 TRADELINE---21 WAS DEL/DRG-----5
TOT REV BAL-----15326 TOT REV AVAIL-----21 PAID ACCT----12 OLD TRADE-----8/83

Jeffrey XXXXXXXX
 123 Main Street
 Anytown, USA 12345
 RPTD:

SS: xxx-xx-xxxx Date: February 20, 2003

TRW/FAIR, ISAAC MODEL

RISK SCORE = 681 SCORE FACTORS: 22, 18, 13, 14

- 22 Account(s) not paid as agreed and / or legal item filed
- 18 Number of accounts delinquent
- 13 Length of time (or unknown time) since account delinquency
- 14 Length of time accounts have been established

Year of Birth: 1962

Subscriber Account # Subscr# KOB Type Term ECOA	Date Open Bal Date Last Pay	Amt/Type Balance Month Pay	Amt/Type Status Date \$Past Due	Acct Status Pymt History In Prior Mos
CITI XXXXXXXXXXXXXXXXXXXX XXXXXX NZ CRC REV 1	10-88 01-31-03 10-02	\$3200 - L	09-02	Curr Acct NNCNCCCCC CCCCCCCCC
----- Special comments Credit line closed - Grantor's request - Reported by subscriber				
Bank XXXXXXXXXXXXXXXXXXXX XXXXXX BB CHG REV 1	01-00 08-4-02 07-02	\$1217 - L \$1167 \$36	\$1218 - H 08-02	CURR ACCT CCCCCCCCC CCCCCCCCC
----- Special comments Credit line closed - Grantor's request - Reported by subscriber				
Could B-U FCU XXXXXXXXXXXXXXXXXXXX XXXXXX FC AUT 33 1	01-93 03-31-96	\$6000 - O	03-96	Paid Satis CCCCCCCCC CCCCCCCCC
Could B-U FCU XXXXXXXXXXXXXXXXXXXX XXXXXX FC UNS 38 1	05-92 07-31-95	\$8000 - O	07-95	Paid Satis CCCCCCCCC CCCCCCCCC
Sears XXXXXXXXXXXXXXXXXXXX XXXXXX DC CHG REV 1	08-83 01-05-03 07-02	\$4370 - L \$108 \$10	\$4495 - H 05-02	Curwas 30-3 CCCCCCCCC1 CCC1CCCCC
PHH Mortgage Svcs Corp XXXXXXXXXXXXXXXXXXXX XXXXXX FM R/C 360 2	08-98 02-05-03 01-03	\$155000 - O \$147200 \$1530	7-02	Cur was 30 CCCCCCCC1CC CCCCCCCCC
Could B-U FCU XXXXXXXXXXXXXXXXXXXX XXXXXX FC UNK 48 1	01-02 01-10-03 12-02	\$6204 - O \$5025 \$164	08-02	Curr Acct CCCCCCCCC

Score: 542 "E" Paper

September 2, 2002

Public Records	0	Past Due Amt	\$73	Inquiries	3	Satis Accts	15
Install Bal	\$28,924	Sch/Est Pay	\$843	Inq/6 mos	0	Now Del/Drg	1
R Estate Bal	\$148,465	R Estate Pay	\$1530	Tradeline	21	Was Del/Drg	5
Revolving Bal	\$15,325	Revolving Avail	21%	Paid Acct	12	Old Trade	8/83

Score: 681 "A" Paper

February 20, 2003

Public Records	0	Past Due Amt	\$0	Inquiries	3	Satis Accts	16
Install Bal	\$43,137	Sch/Est Pay	\$536	Inq/6 mos	1	Now Del/Drg	0
R Estate Bal	\$147,200	R Estate Pay	\$1546	Tradeline	22	Was Del/Drg	6
Revolving Bal	\$971	Revolving Avail	82%	Paid Acct	17	Old Trade	8/83

SUGGESTED INTEREST RATE STRUCTURE FOR RISK BASED LENDING AS OF 2-2-2004

RANGE	RATE	UNSECURED LOANS SIGNATURE	SECURED LOANS AUTOS, BOATS, MOTORCYCLES, ETC.					
			24MO	36MO	48MO	60MO	72MO	84MO
730 +	Platinum	6.75%	2.75	3.50	3.95	4.25	5.25	6.25
680 – 729	A	8.75%	3.25	3.95	4.50	4.95	5.75	6.75
640 – 679	B	10.75%	4.25	4.95	5.50	5.95	6.95	7.95
600 – 639	C	12.75%	5.75	6.50	7.0	7.50	8.50	9.50
550 – 599	D	15.75%	8.25	9.25	9.50	9.95	10.95	n/a
549 or less	E	17.75%	13.25	13.95	14.50	14.95	n/a	n/a

NOTE:1. On big ticket items, Boats, RV's, etc., consider amortizing these loans for 10-15 years with a 5 year balloon payment

2. D & E paper probably limit the terms to 48 months possibly 60 months if they have a good down payment, great job stability and payroll deduction.

HOME EQUITY PRODUCT (Prime = 4.00%)

SCORE	GRADE	TO 80%	TO 90%	TO 100%	TO 125%
730 +	Platinum	Prime - .50% 3.50%	4.50%	5.50%	n/a
680 - 729	A	Prime 4.00%	5.00%	6.00%	n/a
640 - 679	B	Prime + 1.00% 5.00%	6.00%	7.00%	n/a
600 - 639	C	Prime + 2.00% 6.00%	7.00%	8.00%	n/a
550 - 599	D	Prime + 3.00% 7.00%	8.00%	9.00%	n/a
549 & Below	E	Prime + 4.00% 8.00%	9.00%	10.00%	n/a

UNDERWRITING GUIDELINES

Maximum Amount	Over \$100,000	\$75,000 - \$100,000	\$75,000 & Under
Appraisal	Full Appraisal	Drive By	AppraiseIt.com or No Appraisal
Title/Property Ins.	Title Insurance	Title Insurance	No Title Search
Fixed Rate	Offer the same rates as variable (above) with a 15 year amortization and a five year balloon.		
Payments	Offer best members interest only payments. "D & E" paper will usually only be offered fixed rates, not variable.		
Fees	Try to offer no fees of any type, fees are a barrier.		
Draw Down	Member must take initial draw of \$5,000, subsequent advances must be \$500.		

Savings to Member “A” Member vs. “E” Member

	542 “E” Member	681 “A” Member	
Loan Amount	\$25,000	\$25,000	
Term	60 months	60 months	
Rate	14.95%	4.25%	
Payment	\$594.09	\$463.24	Savings: \$130.85 per month
Total Payments	\$35,645.40	\$27,794.40	

	\$35,645.40
	- <u>27,794.40</u>
Savings	\$ 7,851.00

New Member ~ Score Enhancement

Great Example. Must financial institutions including credit unions, report H.E.L.O.C. loans as revolving debt. Reporting HELOC loans as a mortgage can help steal business from competition.

Point: You can easily payoff bank's HELOC and drive the member's score up.

Denis XXXXXXXXXXXX
123 Main Street
Anytown, USA 12345

	<u>Balance</u>	<u>Available</u>	<u>Title/Description</u>
Regular share	25.02	00.02	Prime Shares
Totals	25.02	00.02	

Why joined?

Where is checking?

DENIS XXXXXXXX
123 Main Street
Anytown, USA 12345
RPTD:

SS: xxx-xx-xxxx E:
DOB: 02/01/59

Could be higher

----- PROFILE SUMMARY -----

PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES----14 SATIS ACCTS----48
INSTALL BAL----\$164,739 SCH/EST PAY----\$1,511+ INQS/6 MO----0 NOW DEL/DRG----0
R ESTATE BAL-----0 R ESTATE PAY-----0 TRADELINE--49 WAS DEL/DRG----1
TOT REV BAL----\$102,624 TOT REV AVAIL----48% PAID ACCT---35 OLD TRADE---12-82

----- SCORE SUMMARY -----

EXPERIAN/FAIR, ISAAC SCORE = 726

Score could be
771 = A++

SCORE FACTORS:

- Number of accounts with balances
- Too many bank revolving accounts
- Length of time (or unknown time) since account delinquency
- Number of recent inquiries

----- TRADES -----

Subscriber	Open	Amt-Type1	Amt-Type2	AcctCond	Acct Status
Subscr # KOB Type Term ECOA	Bal Date	Balance	Status Date	Mos Rev	Pymt History
Account #	Last Pd	Month Pay	\$Past Due	Maximum	By Month
*Bank of America 1213727 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX **Purchased by another lender	2-97 10-18-00	\$6,000 - L	\$5,505 - H 10-00	Transfer (46)	CURR ACCT B0000000000000 000CCC00C000
*MBNA America Bank Na 1230206 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	9-03 12-27-03	\$5,000 - L \$59 \$15	\$59 - H 12-03	Closed (5)	CURR ACCT B--C
*WFNNA/TSA 2322010 CS CHG REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	3-02 9-26-02 6-02	\$1,000 - L \$0	\$338 - H 9-02	Closed (6)	CURR ACCT B00CCC
*MBNA America Bank Na 1230206 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	3-94 2-19-02 5-99	\$25,000 - L \$0	\$3,674 - H 2-02	Closed (96)	CURR ACCT B----- -----0
*CITI 1216268 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	9-27 9-30-01 3-99	\$6,000 - L \$0	9-01	Closed (13)	CURR ACCT B0-----0000
*CITI 1240000 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	12-98 3-02-01 2-00	UNK \$0	2-01	Closed (27)	CURR ACCT B00NNNNNNNN0 CCCCCCCCCCC

*Chase 1290016 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	11-98 12-11-031	\$8,500 - L	\$2,512 12-03	Paid (61)	CURR ACCT B000000000000 00000000CCC
*GECCCC/Best Buys 2206910 BC CHG REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	12-00 11-27-01	\$6,000 - L	\$2,247 - H 11-03	Paid (36)	CURR ACCT B000000000000
*Capital One Bank 1270246 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	12-02 9-16-03	\$4,000 - H	9-01	Paid (10)	CURR ACCT BCCCCCCCCC
*CBUSA 3178962 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	2-93 8-05-03	\$4,000 - L	\$1,223 - H 8-03	Paid (99)	CURR ACCT B000000000000- -----0CCCCC
*First USA Bank 1219570 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	12-01 7-09-03	\$1,689 - H	7-03	Paid (19)	CURR ACCT B0000CCCCCCCC CCCC
*HB/Bestbuy 1300410 ZR CHG REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	1-03 6-26-03	\$472 - L	\$472 - H 6-03	Paid (8)	CURR ACCT BCCCCCCC
*Unvl/CITI 1211870 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	12-01 3-13-03	\$6,400 - L	\$5,813 3-03	Paid (13)	CURR ACCT B0CCCCCCCC00
*Hhld Bank 3200714 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	1-03 1-06-03	\$1,250 - L	\$35 - H 1-03	Paid (1)	CURR ACCT B
Boston Federal Savings 1153322 BB R/C 30Y 2 XXXXXXXXXXXXXXXXXXXX	2-98 11-30-02	\$162,400 - O	11-02	Paid (57)	CURR ACCT BCCCCCCCCCCC CCCCCCCCCCC
*First USA Bank NA 1260958 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX **Account closed at consumer's request	1-02 10-09-02 3-99	\$12,600 - L	\$6,052 - H 10-02	Paid (10)	CURR ACCT B000CCCCC0
MBNA 1230206 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX	4-98 12-11-03 11-03	\$5,000 - L \$1,520 \$34	\$1,520 - H 3-03	Open (92)	CURR ACCT CCCC---CC1CC -CCC-CCCCCCC

**Members don't know
not to close!!**

MBGA/Jcpenny	9-88	\$2,000 - L	\$803 - H	Open	CURR ACCT
3321860 DC CHG REV 3	12-23-03	\$0	12-03	(99)	N0000000000000
XXXXXXXXXXXXXXXXXXXX	5-01				0000000000000
AMEX	3-99	\$11,000 - L	\$8,297 - H	Open	CURR ACCT
1229200 BC CRC REV 1	12-15-03	\$918	12-03	(58)	CCCCCCCCCCCC
XXXXXXXXXXXXXXXXXXXX		UNK			CCCCCCCCCCCC
The Mens Warehouse	12-01	\$2,500 - L	\$204 - H	Open	CURR ACCT
1608750 FF CHG REV 1	12-15-03	\$0	102	(24)	NNNNNNNNNN
XXXXXXXXXXXXXXXXXXXX					NNNNNNNNNN
MBNA America Bank Na	8-01	\$6,900 - L	\$94 - H	Open	CURR ACCT
1230206 BC CRC REV 3	12-11-03	\$68	12-03	(29)	CCGCC-----
XXXXXXXXXXXXXXXXXXXX	12-03	\$15			-----
Competitor ~ FCU	4-87	\$7,500 - L	\$3,697 - H	Open	CURR ACCT
XXXXXXX NU CRC REV 2	12-08-03	\$0	12-03	(99)	000CCCCCCCC
XXXXXXXXXXXXXXXXXXXX	8-03				0CCCC000000
CBUSASears	1-83	\$14,800 - L	\$1,465 - H	Open	CURR ACCT
1230750 BC CRC REV 1	12-05-03	\$43	12-03	(99)	CC00000C00000
XXXXXXXXXXXXXXXXXXXX	9-02	\$10			0CCCC000000
Competitor ~ Com CU	7-02	\$22,914 - O		Open	CURR ACCT
XXXXXXX FC AUT 72 1	11-30-03	\$18,237	11-03	(17)	CCCCCCCCCC-CC
XXXXXXXXXXXXXXXXXXXX	11-03	\$365			C-CC
Citizens Bank	11-02	\$150,275 - O		Open	CURR ACCT
2165670 BB HEI 240 1	11-30-03	\$146,501	11-03	(13)	CCCCCCCCCCCC
XXXXXXXXXXXXXXXXXXXX	11-03	\$1,072			
Filenes	3-98	\$170 - H		Open	CURR ACCT
1349040 ZR CHG REV 1	11-28-03	\$0	11-03	(69)	0000000000000
XXXXXXXXXXXXXXXXXXXX	7-98				0000000000000
Danvers Savings Bank	5-02	\$128,000 - L	\$105,581	Open	CURR ACCT
1813090 FS H/E LOC 2	11-20-03	\$100,016	11-03	(18)	CCCCCC--CC--C
XXXXXXXXXXXXXXXXXXXX	11-03	UNK			CCC-C

**Message here!
Easy X-sell!**

**Did Bank Mtg
encourage member
to P.O.?**

4.62%

5.95%

Easy to payoff

-----INQUIRIES-----	
Factual Data/0600	3-22-03
Boston Fed Svg BK/FHLM	3-12-03
CITI	1-09-03

**NOTE: They're reporting as Revolving. Driving score down.
Big Opportunity for US!!**

New Member

- 1) Great example of credit card companies that don't report limits and drive your score down.
- 2) Good opportunity to payoff competitor

Mirian XXXXXXXXXXXX
123 Main Street
Anytown, USA 12345

	<u>Balance</u>	<u>Available</u>	<u>Title/Description</u>
Regular share	291.78	266.78	Prime Shares
6M Certificate	1001.31	1.31	6 month certificate
Totals	1293.09	268.09	

“Great Score Enhancement Example”

Mirian XXXXXXXX
 123 Main Street
 Anytown, USA 12345
 RPTD:

SS: xxx-xx-xxxx E:
 DOB: 11/25/79 **24 years old**

Really hurts score

----- PROFILE SUMMARY -----

PUBLIC RECORDS-----0 FAST DUE AMT-----\$0 INQUIRIES----11 SATIS ACCTS-----13
 INSTALL BAL-----N/A SCH/EST PAY-----\$390 INQS/6 MO----3 NOW DEL/DRG----0
 R ESTATE BAL---\$304,298 R ESTATE PAY---\$2,159 TRADELINE--13 WAS DEL/DRG----0
 TOT REV BAL----\$18,571 TOT REV AVAIL----0%+ PAID ACCT----6 OLD TRADE---4-96

----- SCORE SUMMARY -----

EXPERIAN/FAIR, ISAAC SCORE = **740**

A+++

Inflated due to being authorized user.

SCORE FACTORS:

- 14 Length of time accounts have been established
- 05 Number of accounts with balances
- 08 Number of recent inquiries
- 09 Number of accounts opened within the last 12 months

Member does not have a car loan. Did you pre-approve her?

----- TRADES -----

Subscriber	Open	Amt-Type1	Amt-Type2	AcctCond	Acct Status
Subscr # KOB Type Term ECOA	Bal Date	Balance	Status Date	Mos Rev	Pymt History
Account #	Last Pd	Month Pay	\$Past Due	Maximum	By Month
*Taylor, Bean & Whitake 2907723 FM R/C 30Y 4 XXXXXXXXXXXXXXXXXXXX	8-03 10-06-03	\$305,000 – O	10-03	(1)	Transfer B
**Transferred to another lender					
*Taylor, Bean & Whitake 2907723 FM R/C 30Y 4 XXXXXXXXXXXXXXXXXXXX	3-03 8-06-03	\$265,000 – O	8-03	(1)	Transfer B
**Transferred to another lender					
*Taylor, Bean & Whitake 2907723 FM R/C 30Y 4 XXXXXXXXXXXXXXXXXXXX	9-02 12-22-03	\$250,000 – O	12-03	(1)	Transfer B
**Transferred to another lender					
*Chase 1290016 BC CRC REV 1 XXXXXXXXXXXXXXXXXXXX	3-01 12-22-03	\$6,200 – L	\$6,374 – H 12-03	Paid (34)	CURR ACCT B0000CCC000CC CCCCCCCCCCCC
**Account closed at consumer’s request					
*Washington Mutual FA 3180830 BB R/C 30Y 2 XXXXXXXXXXXXXXXXXXXX	3-03 9-05-03	\$265,000 – O	9-03	Paid (5)	CURR ACCT BCCCC
*Washington Mutual FA 3180830 BB R/C 30Y 2 XXXXXXXXXXXXXXXXXXXX	9-02 4-05-03	\$250,000 – O	4-03	Paid (4)	CURR ACCT BC-C

Mortgage rate is a lot lower due to CITI reporting oldest tradeline as 4/96. (She would have been 17

If your credit card company does not report your limit or high credit it is probably driving FICO down!

CITI 1240000 BC CRC REV XXXXXXXXXXXXXXXXXXXX	3	4-96 12-22-03 12-03	\$0 - L \$18,519 \$385	12-03	Open (93)	CURR ACCT CCCCCCCCCCCC CCCCCCCCCCCC
Macys/GCCCC 2390475 DC CHG REV XXXXXXXXXXXXXXXXXXXX	1	8-03 12-20-03 4 mos!	\$1,000 - L \$52 \$5	\$52 - H 12-03	Open (1)	CURR ACCT C Just got, did we go after
Washington Mutual FA 3180830 BB R/C 30Y XXXXXXXXXXXXXXXXXXXX	2	8-03 12-05-03	\$305,000 - O \$304,298	12-03	Open (4)	CURR ACCT CCCC
UNVL/CITI 1211870 BC CRC REV XXXXXXXXXXXXXXXXXXXX	3	10-01 12-04-03	\$8,000 - L \$0	12-03	Open (26)	CURR ACCT 0NNNNNNN000N
WFNNB/Victorias Secret 1348810 DZ CHG REV XXXXXXXXXXXXXXXXXXXX	1	7-01 12-04-03 8-02	\$100 - L \$0	\$87 - H 8-02	Open (30)	CURR ACCT NNNNNNN000N
Filenes 1349040 ZR CHG REV XXXXXXXXXXXXXXXXXXXX	1	9-03 11-28-03 10-03	\$266 - H \$0	11-03	Open (3)	CURR ACCT 00C
FDS Bank 2205230 BC CRC REV XXXXXXXXXXXXXXXXXXXX	1	11-03 11-24-03	\$1,000 - L \$0	\$51 -H 11-03	Open (1)	CURR ACCT C

-----INQUIRIES-----

Macys East/FDSB Taylor, Bean, FHLMC Factual Data/0600 MBNA Factual Data/0600 GECC Macys East Taylor, Bean, FHLMC Credit Data Services Poli Mortgage GRP/FHLM Poli Mortgage GRP/FHLM Factual Data/0600	{	11-21-03 7-07-03 7-01-03 3-13-03 1-31-03 12-05-02 9-14-02 9-05-02 9-05-02 8-27-02 7-09-02	} Driving score down!
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Could B-U
Loan Application

- Turndowns**
- Very makeable**
- Would be secured opportunities**
- We're risk adversed**
- Training, Training, Training**

Amount Requested: \$7,000.00

Purpose: Unsecured ~ Home Down Payment/Closing Costs

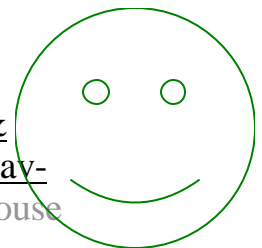
Term: 24 months

Name:	Darrell
Street Address:	123 Main Street
City, State, Zip:	Anytown, USA 12345
Date of Birth:	02/10/1976
Employer:	Army
Years:	9
Monthly Gross Income:	\$2,719/B

**Good
Score Example**

Notes/Comments

Own 2 vehicles that are paid for if needed for collateral. 1998 Ford F150 & 1993 Toyota Camry. Have \$8,000 in children's savings, \$4,000 in regular savings, & \$4,000 in 18 month CDs. Looking to pay loan off quick. Selling house in KY now waiting for sell. Need to start building home in NH.



**What's not to like
about this strategy**

Good feedback from app taker.



Darrell XXXXXX
 123 Main Street
 Anytown, USA 12345
 RPTD:

SS: xxx-xx-xxxx E:
 DOB: 1976

Score Going Up Paid Bills Since Bankruptcy

----- SCORE -----
 EXPERIAN/FAIR, ISAAC SCORE = 646

SCORE FACTORS:
 Account(s) not paid as agreed and/or legal item filed
 Number of accounts delinquent
 Delinquency reported on accounts
 Length of time accounts have been established

-----PROFILE SUMMARY-----

Disputed	1	Install Bal	\$10250	Inquires	9	R Estate Bal	N/A
Public Records	1	Rev Bal	\$179	Inq 6 mos	3	R Estate Pay	N/A
Now Delq	1	Pct Rev Avail	98*	Tradelines	26	Oldest Trade	7/96
Was Delq	10	Past Due Amt	\$0	Paid Accts	6	30/60/90+	
Derogs	14	Monthly Pay	\$341*	Sat Accts	15		

-----PUBLIC RECORD-----

US BKPT 11/09/2000 3 yrs ago BK 7 – Discharged Bankruptcy

-----TRADES-----

Subscriber	E	BalDt	Balance	Mo Pay	Statdt	AcctCond	Pymt Status
Sub # KOB Typ Term	C	Open	Amt-Typ1		Del 1	Maximum	Pymt History
Account #	O	LstPd	Amt-Typ2	P/Due	Del 2	Mos Rev	30/60/90/DRG
	A						
MBNA America Bank Na		08-00	0		8-00	BkLiqReq	CW120-2+
1230206 BC CRC REV	1	07-96	1500 – L		8-00		9CCCC444321CCC
XXXXXXXXXXXXXXXXXXXX		06-00	2096 – H		3-00	(50)	02/01/04/01
Sears		08-00	0		8-00	BkLiqReq	CURRACCT
1323210 DC CHG REV	2	01-98	0 – L		8-00		90000000000000000000
XXXXXXXXXXXXXXXXXXXX		06-00	1592 – H			(32)	00/00/00/01
Sears		08-00	0		8-00	BkLiqReq	CURRACCT
1323280 DC CHG REV	1	01-96	0 – L		8-00		90000000000000000000
XXXXXXXXXXXXXXXXXXXX		12-98	1247 – H			(56)	00/00/00/01
TaxMasters		08-00	0		8-00	BkLiqReq	30-2Time
2576866 FP UNS 001	2	03-00	4413 – L		8-00		91100000000000000000
XXXXXXXXXXXXXXXXXXXX		05-00	4413 – H		7-00	(27)	02/00/00/01
Collateral: Bankruptcy Chapter 7							
Account closed by grantors request							
Discover Financial S		08-01	0		8-01	BkLiqReq	Chargoff
3276502 BC CRC REV	1	02-97	2000 – L				
XXXXXXXXXXXXXXXXXXXX		08-99	2008 – H				
Collateral: Bankruptcy Chapter 7							

Discover Financial S 3276502 BC CRC REV XXXXXXXXXXXXXXXXXXXX	1	10-00 02-99 08-99	0 1200 – L 1564 – H		10-00	BkLiqReq	Chargoff
Collateral: Bankruptcy Chapter 7							
First USA Bank Na 1216700 BC CRC REV XXXXXXXXXXXXXXXXXXXX	1	08-00 06-99	0 500 – L 500 – H		8-00 8-00	BkLiqReq	CURRACCT 9--00000000000000 00/00/00/01
Collateral: Bankruptcy Chapter 7							
BK 1 AZ BP 8200650 BC CRC REV XXXXXXXXXXXXXXXXXXXX	4	08-00 02-95 06-00	0 500 – L 975 – H		8-00 8-00 3-00	BkLiqReq	Del was 90 9CCCC321CCCC 03/02/01/01
Collateral: Bankruptcy Chapter 7 **Account closed by grantors request**							
Bank of America 2586040 FP R/V 360 XXXXXXXXXXXXXXXXXXXX	2	07-01 07-98 05-00	43860 – O		7-01 7-01 6-01	Foreclos	Foreproc 8866666659991CC 01/00/07/05
MWard/MBGA 2322480 DC CHG REV XXXXXXXXXXXXXXXXXXXX	1	05-00 12-95	650 – L 513 – H		5-00 1-00	Paid	CW 30 BCCCC1CCCCCCCC 01/00/00/00
Capital One Bank 1270246 BC CRC REV XXXXXXXXXXXXXXXXXXXX	1	09-03 09-02	382 – H		9-03	Paid	CURRACCT BCCCCCCCCCCCC 00/00/00/00
Account closed by consumers request							
First Federal Saving 2889999 FS SEC 024 XXXXXXXXXXXXXXXXXXXX	4	01-03 12-98	1108 – O		1-03	Paid	CURRACCT B----- 00/00/00/00
Castle Credit Corp 2610386 FF ISC 037 XXXXXXXXXXXXXXXXXXXX	1	03-02 01-02	1781 – O		3-02	Paid	CURRACCT BC 00/00/00/00
First Federal Saving 2889999 FS SEC 024 XXXXXXXXXXXXXXXXXXXX	4	01-03 12-98	1108 – O		1-03	Paid	CURRACCT B----- 00/00/00/00
XX Higher Ed Student 2990747 EZ EDU 120 XXXXXXXXXXXXXXXXXXXX	1	03-01 09-98			3-01	Code-	Code-00
**Adjustment Pending **							
Chase 1290016 BC CRC REV XXXXXXXXXXXXXXXXXXXX	1	08-00 02-99	2000 – L		8-00	Paid	CURRACCT B000000000000000 00/00/00/00
Account closed at consumers request							

American Enterprises 1250084 FP ISC 010 XXXXXXXXXXXXXXXXXXXX	1	04-97 05-95	0 1554 - O		4-97 Paid (25)	CURRACCT B-C-C-CCCC-CC- 00/00/00/00
Credit First NA 2301780 AT CHG REV XXXXXXXXXXXXXXXXXXXX	1	09-03 04-99 02-00	0 296 - L 311 - H		1-00 Open 1-00 (53)	CW 30 NNNNNNNNNNNNNN 01/00/00/00
MBGA/JCPenney 3321860 DC CHG REV XXXXXXXXXXXXXXXXXXXX	1	10-03 04-99 10-03	0 400 - L 579 - H		10-03 Open (47)	CURRACCT 0CCCCCCCCCCCC 00/00/00/00
Zale/CBUSA 1336780 DC CHG REV XXXXXXXXXXXXXXXXXXXX	1	10-03 03-97 12-98	0 1500 - L 868 - H		5-01 Open (32)	CURR ACCT NNNNNNNNNNNNNN 00/00/00/00
CC Visa 1339105 HA CRC REV XXXXXXXXXXXXXXXXXXXX	1	10-03 03-03 09-03	0 3000 - L 2283 - H		10-03 Open (08)	CURR ACCT 0CCCCCCC 00/00/00/00
Providian Financial 3208490 BC CRC REV XXXXXXXXXXXXXXXXXXXX	1	10-03 06-01 10-03	27 2950 - L 2847 - H	15	10-03 Open (41)	CURR ACCT CCCCC 00/00/00/00
Lowes/MBGA 1607340 FF CHG REV XXXXXXXXXXXXXXXXXXXX	1	10-03 07-98 09-03	0 950 - L 943 - H		10-03 Open (65)	CURR ACCT 0CCCCCCCCCCC 00/00/00/00
Competitor FCU 1710117 FC SEC 060 XXXXXXXXXXXXXXXXXXXX	1	09-03 10-01 09-03	10250 15746 - O	316	9-03 Open (24)	CURR ACCT CCCCC 00/00/00/00
AAFES 39042439 VF CHG REV XXXXXXXXXXXXXXXXXXXX	1	09-03 04-95 09-03	0 4189 - L 4189 - H		9-03 Open 8-00 8-00/9 (99)	CURR ACCT 0CCCCCCCCCCCC 00/00/00/01
Marathon Petroleum 2994577 UF CRC REV XXXXXXXXXXXXXXXXXXXX	1	09-03 09-98 07-03	152 500 - L 213 - H	10	9-03 Open (60)	CURR ACCT CCC0C00000000000 00/00/00/00

They must be in risk business!

Providian in sub-prime credit card business.

**7.5%
Can we payoff?**



-----INQUIRIES-----

Factual Data/0600	10-15-03
The Credit Network	10-10-03
Capital One Bank	5-04-03
Credco	12-30-02
Sears	12-26-02

CREDIT CRITERION

Loan Type: Personal Signature Loan
Loan Amt: \$7,000
Term/Num Pmts: 24
Pmt. Frequency: Monthly
Pmt Method: Installment
Rate Type: Fixed
Rate Index: N/A
Rate Matrix: 12%
Rate Adjustment: 0%
Final Int. Rate: 12%
Actual Payment: \$329.51

DECISION FACTORS

Highest Bureau Score: 646
Debt Ratio – No Mortgage: 11.38
90+ Day Trades + Derog Items: 10
Bankruptcy – all apps: True
Repossession – all apps: False
30/60 Day Ratings Last 12 Months: 2
Time at Employment (primary): 111
Oldest Trade – all apps: 107
Satisfactory Trades: 14
Debt with FI – Unsecured: 7000

Get Rid of This

DECISION DETAILS

Decision Detail	Adverse Actions
Decision: Rec_Denial	N/A
Source: Decision System	
Decision Time: 10/30/2005	
Loan Officer: N/A	
Rule Path: F	

SCORE ENHANCEMENT!

Turndown

Agree, however we need to go over scoring model and spending !

18 years old

Could easily score **100** points more.

Gaius XXXXXXXXXXXX
123 Main Street
Anytown, USA 12345

	<u>Balance</u>	<u>Available</u>	<u>Title/Description</u>			
Regular share	3066.13	3041.13	Prime Shares			
Check	0.00	1.00	Member's choice checking			
Totals	3066.13	3041.13				

<u>LN#</u>	<u>Balance</u>	<u>Available</u>	<u>Payoff</u>	<u>1 day</u>	<u>Payment</u>	<u>Nxt Due</u>
145 AU	0.00					
146 PL	0.00					
147 AU	15598.82	0.00	15617.59	2.36	326.68	1-21-04
Totals	15598.82	0.00	15617.59		326.68	

Could B-U Visa Application/Credit Limit Increase Request

Desired Credit Limit: \$5,000.00

Name: Gaius

Street Address: 123 Main Street

City, State, Zip: Anytown, USA 12345

Date of Birth: 02/10/1976

Employer:

Years:

Monthly Gross Income: \$7 per hour **\$14,560 per year**

18 years old!

Gaius XXXXXXXX
123 Main Street
Anytown, USA 12345
RPTD:

SS: xxx-xx-xxxx E:
DOB: 05/29/85

Look at spending!

PROFILE SUMMARY

PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES----10 SATIS ACCTS-----7
INSTALL BAL-----\$17,417 SCH/EST PAY-----\$336+ INQS/6 MO----8 NOW DEL/DRG---0
R ESTATE BAL-----N/A R ESTATE PAY-----N/A TRADELINE---7 WAS DEL/DRG---0
TOT REV BAL------\$614 TOT REV AVAIL---0% PAID ACCT----3 OLD TRADE---9-02

Never been late!

SCORE SUMMARY

EXPERIAN/FAIR, ISAAC SCORE = 600

No capacity but not due to balances.

SCORE FACTORS:

- 10 Proportion of balance to high credit on BK revolving or all revolving accts
- 14 Length of time accounts have been established
- 08 Number of recent inquiries
- 09 Number of accounts opened within the last 12 months

C/M

TRADES

Subscriber	Subscr #	KOB	Type	Term	ECOA	Open Bal Date	Amt-Type1 Balance	Amt-Type2 Status Date	AcctCond Mos Rev	Acct Status Pymt History
DaimlerChryslerLIC	1630211	FA	AUT	72	2	5-03 8-31-03	\$13,815 - O	8-03	Paid	CURR ACCT
Could B-U FCU	xxxxxxx	FC	UNS	48	2	4-03 8-31-03	\$3,000 - O	8-03	(5)	B-C-C
Could B-U FCU	xxxxxxx	FC	AUT	36	2	9-02 6-30-03	\$3,500 - O	6-03	(10)	B-CCCCCC
Could B-U FCU	xxxxxxx	FC	AUT	60	2	6-03 10-20-03	\$17,095 - O \$16,105	10-03	(5)	CCC-C
Filenes	1349040	ZR	CHG	REV	1	10-03 10-20-03	\$276 - H \$276	10-03	(1)	C
Granit State Mgmt Res	1953194	EZ	EDU	120-D	1	10-02 10-10-03	\$1,312 - O \$1,312	10-03	(10)	C-C-CCCCC
1st Financial BK USA	2101568	BB	CRC	REV	1	6-03 10-10-03	\$250 - H \$338	10-03	(4)	CCC0

Makes \$7 Hr/\$14,560 yr & we loaned \$17,095, how?

O/L

-----INQUIRIES-----

Macys East/FDSB	11-05-03
CITI- USA – Sears	11-05-03
Macys East/FDSB	11-04-03
Macys East/FDSB	10-24-03
1 st Financial BK USA	6-24-03
Could B-U FCU	6-09-03
Sears	5-29-03
DiamlerChryslerLLC	5-29-03
Could B-U FCU	3-24-03
Could B-U FCU	9-10-02

Note: With perfect credit he still only scored 600 points. Why?

- 1)Capacity
- 2)Accumulation of debt
- 3)Length of credit

Has anyone sit down & explained how scoring models work.

How is member paying everything off so fast?

BANKRUPT ~ 4 MOS GREAT CREDIT CAN BE MISLEADING!

Could B-U Loan Application

Amount Requested: \$21,903.00

Purpose: Secured ~ 2003 Toyota 4Runner

Name:	John
Street Address:	123 Main Street
City, State, Zip:	Anytown, USA 12345
Date of Birth:	04/05/1944 59 years
Employer:	Texas XXXXXXXXXXXX
Date Employed:	6-1-00 3 years
Monthly Gross Income:	\$6,150 \$73,800 yearly
Security Value:	\$31,336

Comments:

Requesting for a new vech 2003 Toyota 4runner \$34,834.02. did trade in current veh that is with us. Does have divorce decree that shows that he only had one house note and in with CU

Approved to retail & title. Waive income verification, verify insurance. Mbr has been offered 2.9% financing thru TMC, wants be considered for our lowest rate possible.

Ok to give this member 4.74% for 60 months

Member would like to see if we could do it for 72 months

Note: Wanted to stretch out terms, budget

BNI w/ BANKRUPTCY SCORE: 300
 REASON CODES: 00042 00148 00002
 NUMBER OF ACCOUNTS OPENED IN THE LAST 24 MONTHS
 NUMBER OF RETAIL ACCOUNTS
 NUMBER OF CONSUMER INITIATED FINANCE COMPANY INQUIRIES IN THE PAST 24 MONTHS

**Suggests he is not a
 bankruptcy threat.**

BEACON 96 SCORE: 774 **A+++**

AMOUNT OWED ON ACCOUNTS IS TOO HIGH
 PROPORTION OF BALANCES TO CREDIT LIMITS, TOO HIGH ON BANK/OTHER REVOLVING ACCTS
 TIME SINCE MOST RECENT ACCOUNT OPENING TOO SHORT

**Great credit but can
 be misleading**

XXXXX JOHN
 123 MAIN STREET
 ANYTOWN, USA 60123

FIRM	CS	RPTD	LIMIT	HICR	BAL \$	DLA MR (30-60-90+)	MAX/DEL
ECO/A/ACCOUNT #		OPND	P/DUE	TERM		24 MONTH HISTORY	
Geccccecho	R1	06/03	---	1700	0	4/98	70
I/xxxxxxxxxxxxxxxx		08/97	---	---			
Account closed at consumers request Paid account / zero balance							
AMEX	R1	05/03	6400	---	0	3/02	01
I/xxxxxxxxxxxxxxxx		09/70	---	---			
Credit card							
WFB CD	R1	05/03	11000	---	0		
I/xxxxxxxxxxxxxxxx		05/03	---	---			
Credit card							
UNVL/CITI	R1	05/03	---	2100	412	05/03	99 (01-00-00) 10/96-R2
I/xxxxxxxxxxxxxxxx		02/94	---	20			
Consumer disputes account							
Chase Na	R1	05/03	6500	---	0	2/01	99
I/xxxxxxxxxxxxxxxx		10/93	---	---			
Credit Card							
MBNA Amer	R1	05/03	49900	---	18029	5/08	99
I/xxxxxxxxxxxxxxxx		04/95	---	274			
Credit Card							
FUSA Na	R1	05/03	13500	---	0	7/01	99
A/xxxxxxxxxxxxxxxx		05/92	---	---			
Credit Card							
Sears	R1	05/03	2520	---	0	5/03	67
I/xxxxxxxxxxxxxxxx		12/93	---	---			
Credit Card							

**Appears not to have
 much debt due to
 only 2 creditors**

**This is our problem
 and scoring models
 want to show it!**

CITI	R1	03/03	7500	---	0	2/02	87
I/xxxxxxxxxxxxxxxxxx		12/95	----	---			
Credit Card							
NextCard	R1	11/02	----	5000	0	3/02	13
I/xxxxxxxxxxxxxxxxxx		10/01	----	---			
Paid Account/Zero balance							
Account acquired by RTC/NCUA							
Dial NtlBk	R1	08/02	5000	---	0	7/02	11
I/xxxxxxxxxxxxxxxxxx		08/01	----	---			
Charge							
MBNA Amer	R1	11/00	16000	---	0	11/00	36
I/xxxxxxxxxxxxxxxxxx		02/93	----	---			
Line of credit							
Rnb-Target	R1	07/99	300	---	0		11
I/xxxxxxxxxxxxxxxxxx		08/98	----	---			
Charge							
Assoc/CITI	R	01/99	----	4800	0	12/96	27 (00-00-00)
I/xxxxxxxxxxxxxxxxxx		03/93	----	---			
Paid account/zero balance							
Close account							
Chase Na	R1	10/98	----	9700	0	11/96	99
I/xxxxxxxxxxxxxxxxxx		02/87	----	---			
Account close by consumer							
Line of credit							
Prvidian	R1	10/98	----	7500	0	1/97	77
I/xxxxxxxxxxxxxxxxxx		05/92	----	---			
Account closed by consumer							
Line of credit							
Assoc/CITI	R1	07/98	----	2000	0	12/96	24
I/xxxxxxxxxxxxxxxxxx		06/94	----	---			
Paid account/zero balance							
Closed account							
Bank NYDE	R1	08/97	----	4800	0	12/96	14
I/xxxxxxxxxxxxxxxxxx		03/93	----	----			
Account Transferred or sold							
Credit card							

