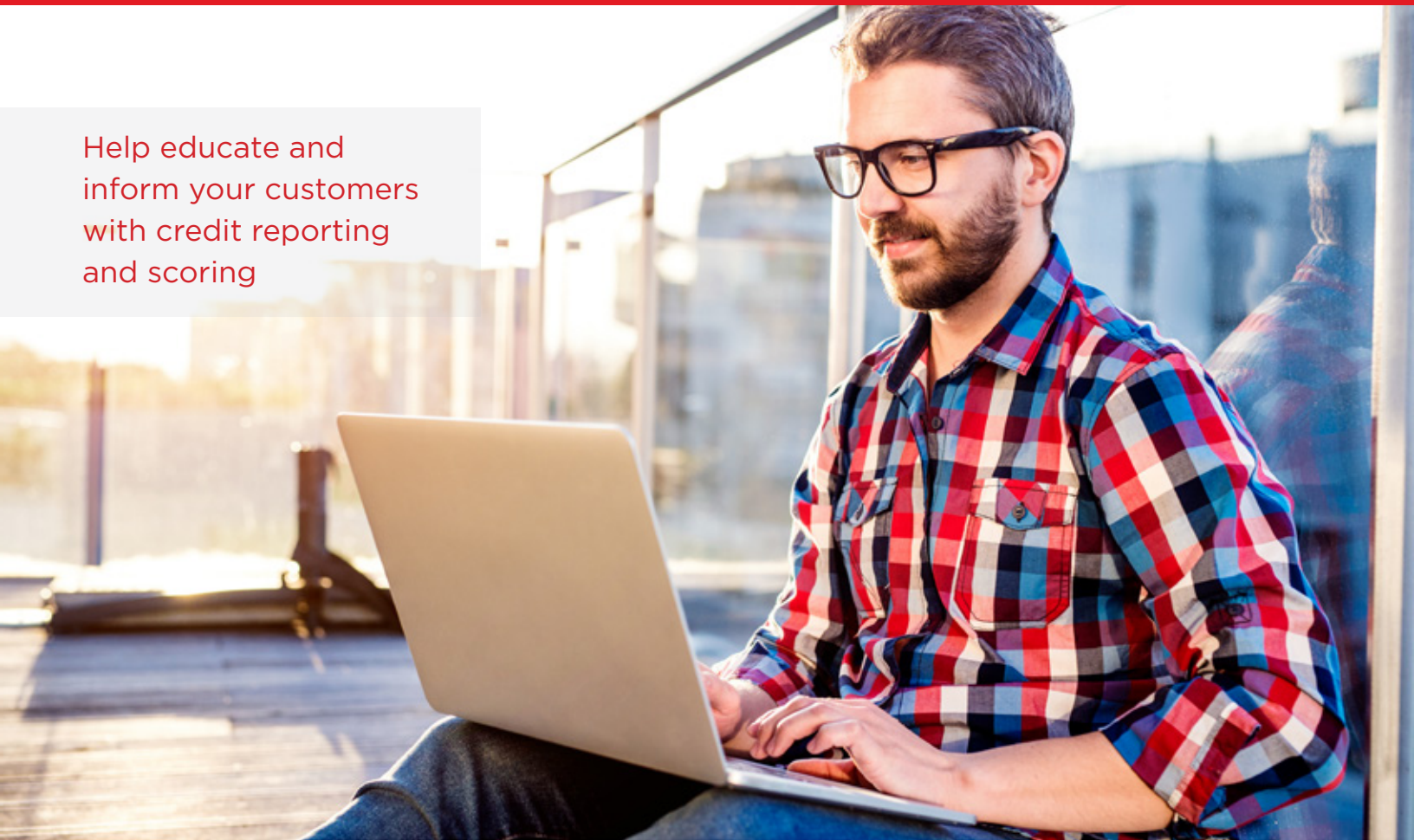




Help educate and inform your customers with credit reporting and scoring



The Brand-Building Advantage of Experian Affinity Credit Reporting and Scoring

More than 60% of American adults have reviewed their credit score their credit report in the last 12 months.¹ While consumers clearly crave credit knowledge, and recognize the financial empowerment good credit can impart, there's still an enormous unmet need around credit understanding.

An informed consumer is a better customer. Partner with Experian Affinity to offer customers access to their credit reports and scores, thus providing them with empowering information. An insightful and informed consumer often translates to improved credit scores—and that can increase the purchasing of additional financial products.



A Must in Your Credit Product Suite

Partner with Experian® Affinity and your customers will gain access to their Experian credit report and score, along with a wealth of credit information. Or, customize their experience to provide a credit-bureau report and score from all three major credit reporting agencies.

Best of all, you can give them access to VantageScore 3.0—a scoring model recognized by regulators and used by many top lenders. Adopted by four of the top five mortgage lenders, and seven out of the top 10 financial institutions, it's the credit score that means more to lenders and borrowers.²

Your Customers Will Enjoy:

- An easy-to-understand credit report
- Their VantageScore, which also considers rent, utility and telecom payments
- The ability to track monthly scores over time
- Summary data to help customers better understand credit information
- Direct link to Experian's online dispute guide
- Contact information for most credit providers

You'll feel confident, knowing we're regulated at the same level as respected financial institutions.

Raising the Bar

When you partner with Experian® Affinity, we support your organization's objectives. Customize with your own brand, or create a co-branded experience for your customers. Enhance your relationship with existing customers and create the differentiation that convinces prospects they want to do business with your organization. Partnering with Experian Affinity to provide customers with access to their credit report and score is a win-win all around.



One of America's
top destinations
for online credit
scores and reports

1. American Bankers Association Survey, 2015

2. As listed on www.vantagescore.com