

# SECURED CREDIT BUILDER CARD



# Client Success †

## Good Credit is a Valuable Asset

01.

Lower cost loans, including mortgages.

02.

Passing rental application and job screening criteria.

03.

No hefty security deposits to set-up utilities.

04.

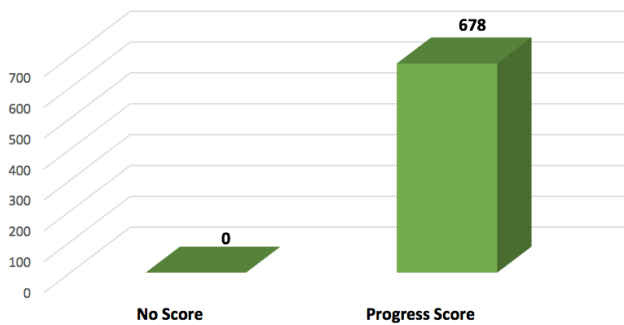
Lower cost insurance.

## Establishing and Improving Credit Scores

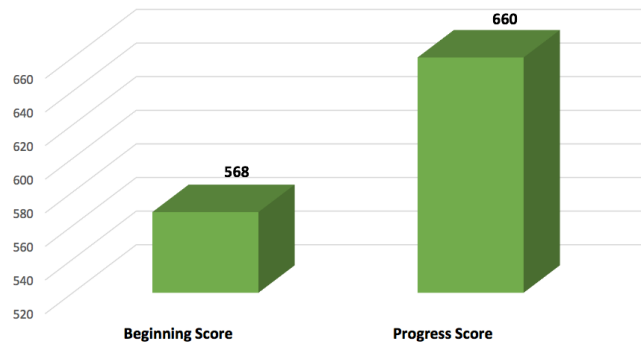
On average, individuals with no prior credit score established a credit score of **678**.

On average, individuals improving their credit increased their score by **92POINTS**.

Average Establishing Credit Score



Average Credit Score Improvement



## Moving On Up

36%

Moved from No Score to Near Prime Score\*

64%

Moved from No Score to Prime Score\*\*

38%

Moved from Subprime to Prime Score

41%

Moved from Subprime to Near Prime Score

Vantage 3 Scoring Tiers  
 \*Near Prime Score: 601-660  
 \*\*Prime Score: Above 660

† Data derived from Contra Costa and Alameda County July 2016 -- June 2017 cohort of 43 credit builder participants.