

The Credit DVD

How to build a perfect credit score

Fako Score



TransUnion.

truecredit
by TransUnion.



Manage your credit. Manage your life.™

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*Coverage not available for residents of New York.

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TrueCredit features TransUnion data for all complimentary credit scores as well as fraud-watch emails.

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You've seen the commercials... now get
America's #1* Free Online Credit Report!

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Includes your **FREE Experian® Credit Score!**

*According to comScore MediaMetrix 2.0

IMPORTANT INFORMATION

When you order your free report here, you will begin your free trial membership in Triple Advantage™ Credit Monitoring. If you don't cancel your membership within the 7-day trial period**, you will be billed \$14.95 for each month that you continue your membership.

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Checking your own credit
won't lower your score!

Get your Free Credit Report & Score!

Check your Report

See who's been checking your credit. Look for potential inaccuracies and unauthorized activity.

Guard your Identity

We'll closely monitor** your Experian® Equifax® and TransUnion® Credit Reports every day.

Know your Score

Higher scores usually mean lower interest rates on new loans, which could save you money.

**Monitoring with Experian begins within 48 hours of enrollment in your free trial. Monitoring with Equifax and TransUnion takes approximately 4 days to begin, though in some cases cannot be initiated during your trial period. You may cancel your trial membership any time within 9 days of enrollment without charge.



Step 2 of 2

You're only steps away from viewing your **FREE CREDIT REPORT** and **SCORE! PLUS.** your **FREE CREDIT REPORT** and **SCORE** are available online for 30 days!

The Credit DVD

How to build a perfect credit score

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Check
See who's been
your credit
checking your
credit

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Checking your own credit
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Check your Report

See who's been checking your credit. Look for potential inaccuracies and unauthorized activity.

Guard your Identity

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How to build a perfect credit score



Experian™
A world of insight

Fako Score

The PLUS Score is an essential tool for consumers, giving them the knowledge and power to Plan, Live, Understand, and Succeed.

Plan, Live, Understand, Succeed.™



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About Score Index

The Experian National Score Index™ and PLUS Score™ provide consumers with easy-to-use applications and education to help them improve and maintain their credit health.

Do You Know
Your Credit Score?

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The strength in the **Experian National Score Index** and the **PLUS Score** lies in Experian's history. An Experian company was one of the first in the industry to offer scores based on credit agency data to help lenders assess credit worthiness. Experian's decision solutions expertise and experience puts the company in a unique position of having a thorough understanding of the link between consumer credit and lending decisions. The company's goal is to empower consumers with the tools necessary to improve their financial standing.

Experian National Score Index

As a part of Experian's commitment to educate consumers about credit, the company has created the **Experian National Score Index**. Formulated using the Experian-developed **PLUS Score**, the **Experian National Score Index** is designed to give consumers a better understanding of how their credit compares to that of other U.S. consumers. In addition, as the economic environment changes, the **Experian National Score Index** will offer insight into the changes in consumer financial behavior on a national, regional, state, and area level.

Using its extensive consumer data and sophisticated analytic resources, Experian has created a reliable and intuitive score index. The **Experian National Score Index** provides results based on data collected from a representative sample of three million U.S. consumers' credit profiles. The information is routinely evaluated for significant changes in consumer financial trends.

PLUS Score

The Experian-developed **PLUS Score** model is a user-friendly, consumer-focused credit score. The new score was created in response to the need for U.S. consumers to improve their knowledge of credit and how it affects them. Easy to understand and simple to use, the **PLUS Score** helps consumers learn the factors that drive their scores up or down, and what they can do to improve their credit standing.

The **PLUS Score** is derived from information based on a credit report, using a similar formula to those used by lenders. It can range from 330 to 830, with a higher score indicating lower credit risk. Modeled using the most current consumer information available, the **PLUS Score** best educates consumers about how to manage their credit and credit risks. The **PLUS Score** gives consumers the security of knowing how they rate regardless of who they turn to for their borrowing needs.

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How to build a perfect credit score

Fako Score

VANTAGESCORE.

In a nation reliant on sound
lending practices, credit scoring is
an issue of national importance.



VantageScore is a new generic credit scoring model that opens doors to the opportunities that having credit creates.

Created by America's three major credit reporting companies, VantageScore's highly predictive model uses an innovative, patent-pending scoring methodology to provide lenders with a consistent interpretation of consumer credit files across all three major credit reporting companies and the ability to score a broad population. This means lenders can help more creditworthy borrowers, and millions of Americans who use credit infrequently can be accurately scored.

News

Identifying Credit-Worthy Consumers in Underserved Populations



A Methodology for Calculating a Score Consistency Index



Consumer Credit Reporting Companies Introduce VantageScore (SM)



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☐ Consumers ☐ Regulators

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Last Name:

Email:



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Share price

EXP.N.L

Share Price : 359.75 GBp

Change : -2.00

Day volume : 9,240,636

Time : 18:09 BST 11-JAN-08

Share price data is delayed by approximately 20 minutes.

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IMPORTANT INFORMATION:

This offer is not related to the free credit report that you are entitled to under federal law. To obtain that report, you must go to www.annualcreditreport.com. Free report requires enrollment in a trial of Triple AdvantageSM. Cancel anytime during the 30-day trial period and pay nothing. Otherwise, you will be billed just \$14.95 for each month that you continue your membership.

Experian 3 Bureau Credit Report with free credit score
See your Experian, Equifax[®] and TransUnion[®] credit reports in one easy-to-read report.

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Experian credit score and credit report
The U.S. average credit score is 692.
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- All this and more included in your TransUnion Credit Monitoring trial.
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Take Charge of your Credit Today

- Easy, immediate online access to a line-by-line comparison of your 3 nationwide credit reports.
- Daily monitoring of all 3 credit reports with customizable alerts of any key changes.
- Knowledgeable customer care and fraud specialists available 24/7.
- Up to \$20,000 complimentary identity theft insurance coverage with no deductible (Not available for residents of New York state. Underwritten by Travelers. [Learn More](#))

Monitor & Protect Your Credit History Now.

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Refinancing? Get Score Watch™

It's easy to target your ideal FICO® score and see the rates you are likely to receive.

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Credit reports, credit scores and credit monitoring. Compare products to find the right one for you.

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New ID Patrol™ - Limited Time Offer

Our most comprehensive identity theft protection product. Only **\$14.95** a month - a **\$24 annual savings!**

Get Protected Now!

Commercial Information Solutions



Need information on other businesses?

Equifax Commercial Information Solutions brings new accuracy and trust to business intelligence. Going far beyond self reported data, we integrate trade credit history,

financial payment history, business demographics and organizational insight. Access to better information sheds new light on credit worthiness, business viability, potential prospects and more.

Consumer Information Solutions



Are you a retailer or B2C company?

Equifax Consumer Information Solutions is a leading provider of consumer information and insight. We don't just check credit for you - we can help you acquire new

customers, retain them, and gain greater share of their wallet.

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Need to manage employment and income verification?

For HR and financial professionals that need help with payroll and tax issues, as well as any business that needs insight into (and verification of) employment, we are the market

leader; working with three fourths of the Fortune 500.

INFORM > ENRICH > EMPOWER™

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How to build a perfect credit score

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Credit Report
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Score
Watch

\$14.95

Monitor
Service

Theft
Protection

\$4.95

Free

For

30

Days

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Free!


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The Credit DVD

How to build a perfect credit score



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A world of insight

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Report Summary

Potentially Negative Items

Accounts in Good Standing

Requests for Your Credit History

Personal Information

Your Personal Statement

Get Credit Monitor

Get Credit Score

Credit Score

Did you Know?

Too many inquiries from creditors could lower your credit score - but checking your own credit does not?

Add Triple AlertSM Credit Monitoring for only \$4.95 per month!

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You've seen your Credit Report. But do you know your Score?

VantageScoreSM from Experian allows you to see the same kind of information that lenders and creditors use, all in an easy-to-understand format. Know your score. VantageScore!


The benefits of having your own VantageScore include:

- **Get your score instantly.** Find out where your credit stands once and for all.
- **Save time.** Understand your credit score before you apply for a loan or credit card.
- **Achieve knowledge.** Receive a detailed explanation of the factors that can affect your score along with a simple, easy to understand credit rating grade.

Take the next step towards improved credit peace of mind with **VantageScore**, the perfect complement to your Credit Report for only \$5.95!

[ORDER NOW!](#)

What's in your VantageScore?



Factor	Percentage
Payment History	32%
Credit Usage	23%
Balances	15%
Types and Age of Credit	13%
Recent Credit	10%
Available Credit	7%

[Learn More](#)

“VantageScoreSM from Experian allows you to see the same kind of information that lenders and creditors use, all in an easy-to-understand format. Know your score. VantageScore!”

- Federal Law Doesn't require the 3 CRA's to Provide Consumers with Scores that Lenders Actually used.
- Federal Law Doesn't require the 3 CRA's to Disclose to Consumers that Scores sold on:
www.Annualcreditreport.com
are never used by lenders.
- Federal Law Doesn't require the 3 CRA's to Disclose to Consumers that their meaningless **FAKO** or So Called Educational Scores (True Credit, Score Plus, Vantage) can differ significantly from Real **FICO** Scores.

