



# SCORECASTERIQ<sup>SM</sup>

IDENTITYIQ<sup>SM</sup>

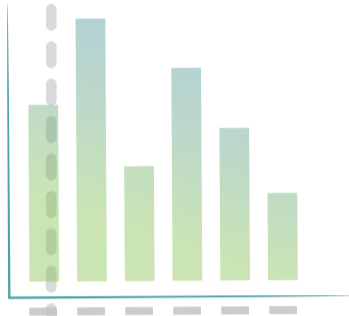
ScoreCasterIQ goes beyond the typical credit report or credit score simulator. ScoreCasterIQ provides a detailed analysis of the credit report, recommended actions to take with accounts negatively impacting the score, and an interactive tool to educate and assist with general credit score scenarios.



## ScoreCasterIQ Credit Report

The ScoreCasterIQ report includes customized analysis that can help a consumer determine which accounts are impacting their score. It highlights elements of each account that should be reviewed for accuracy and includes links to specific recommendations.

Credit Report		
745	750	735



## Recommendations



ScoreCasterIQ recommendations include a summary of all recommended actions based on the current credit report. These may include actions for the customer to consider that will have an impact in the short-term, like paying down debt or utilizing an existing account. They may also include longer-term recommendations like opening new accounts to improve the balance of credit types.

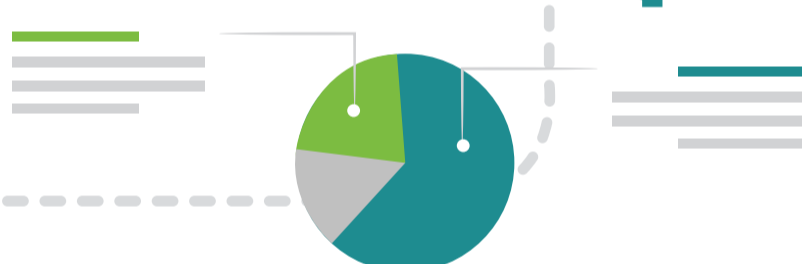
Score

**750**

Recommendations

-40

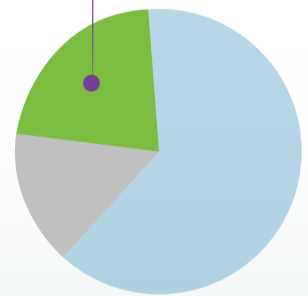
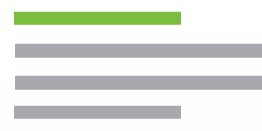
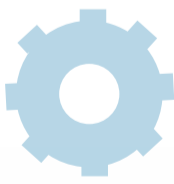
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## Simulations

ScoreCasterIQ Simulations help consumers identify the best potential way to positively manage their score in the short-term using one of two methods; "target score" or "best use of funds". **Target score** simulations provide specific recommendations to reach the consumer's credit score objective. **Best Use of Funds** simulations provide consumers the best possible considerations to meet their target score using the funds available to the consumer.

675 → 750



800

