

Don't love your credit score?

The UltraFICO® Score is a new credit score that may be even higher than your traditional FICO® Score. This adjusted credit score can potentially open doors to new borrowing options and more affordable monthly payments.

79M

79 million Americans have scores below 680, a common lender threshold of acceptable credit

Don't have a credit score?

For many, credit is the only way to achieve major life goals like buying a home or pursuing higher education. If you currently don't have a credit score, an UltraFICO® Score might be exactly what you need to get your foot in the door.

53M

53 million Americans do not have enough data in their credit files to generate a FICO® Score

Sharing Your Banking Activity Can Raise Your Score

An UltraFICO® Score can adjust your FICO® Score based on your day-to-day money habits as reflected by activity in your checking, savings, or money market



Length of time your accounts have been open



Recency and frequency of your bank transactions



Evidence of consistent cash on hand



History of positive account balances



Credit Scoring On Your Terms

You empower your UltraFICO® Score. Opt in and know exactly what information you're sharing and which lenders you're sharing it with.

A Separate Score From Your Credit Report

The information you provide doesn't become a part of your credit report and your UltraFICO® Score does not replace your traditional FICO® Score.

Your Information Is Protected

Our partners have a series of safeguards in place designed to protect your information, including sophisticated data encryption and robust firewalls.

If you've had consistent cash on hand in recent months and kept positive balances on your accounts, your UltraFICO® Score may be higher than your FICO® Score.



You may be one of 15 million Americans who can receive an UltraFICO® Score, even if you don't have enough credit history to generate a FICO® Score.



Get Your UltraFICO Score in 4 Steps:



1 You apply for credit, such as a personal loan or credit card, in person or online.



2 If your lender is unable to extend an offer, or offers terms you find unfavorable, you may qualify for better terms with an UltraFICO® Score.



3 You agree to share additional information in order to generate your UltraFICO® Score. You link your checking, savings and/or money market accounts through a secure online portal.



4 An UltraFICO® Score is instantly generated, and your lender may revise its credit offer based on your adjusted score.