

# ultraFICO™

Increase Your Score Now

## What gets factored into your UltraFICO™ Score?

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



## What is the UltraFICO™ Score?

The UltraFICO™ Score is a new credit score that empowers you to share information about your day-to-day money habits. This adjusted credit score can potentially open doors to new borrowing options and more affordable monthly payments.

## How is the UltraFICO™ Score different from my FICO® Score?

A FICO® Score predicts consumer credit risk based upon information in your traditional credit report, such as your repayment history. The UltraFICO™ Score considers these factors in addition to your day-to-day financial habits as reflected by activity in your checking, savings, or money market accounts. Any lender can pull your FICO® Score when you apply for credit, but an UltraFICO™ Score is only generated if you opt in to share your account information. What's more, your UltraFICO™ Score does not replace your FICO® Score, and it doesn't become part of your traditional credit report.

## Who should get their UltraFICO™ Score?

The UltraFICO™ Score is for everyone. Whether you have a below or above average FICO® Score, your UltraFICO™ Score can be significantly higher. Most people in the U.S. rely on credit to achieve major life goals like buying a home or launching a business, so why not aim for the highest score possible?

## What is the benefit of getting my UltraFICO™ Score?

If your UltraFICO™ Score is higher than your FICO® Score, you can unlock a world of new credit opportunities. Adjusting your score by even a few points can help you secure a loan with rates you can comfortably pay off every month. And when it comes to larger credit lines or loans, you might save thousands of dollars over time.

## What information is used to generate my UltraFICO™ Score?

Your UltraFICO™ Score is based on your traditional FICO® Score. From there, you may be granted additional points based on your day-to-day financial habits. A total of four factors are taken into account:

- 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

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.

## What information is not used to generate my UltraFICO™ Score?

Like a traditional FICO® Score, your UltraFICO™ Score is in no way influenced by your race, color, religion, national origin, sex, marital status, or age. Your UltraFICO™ Score doesn't take into account where you work, how much money you make or where you spend it. Only your credit history and relevant banking activity are used to generate your UltraFICO™ Score (see previous question).

## Can getting my UltraFICO™ Score negatively effect my FICO® Score?

Your UltraFICO™ Score does not effect your FICO® Score in any way. Your UltraFICO™ Score doesn't replace your FICO® Score and doesn't become part of your credit report.

## Is my information secure?

Our partners have a series of safeguards in place designed to protect your information, including sophisticated data encryption and robust firewalls. When you opt in, your lender will instruct you on how to share your financial information through the secure portal maintained by Experian and Fincity.

**Visit [www.ultrafico.com](http://www.ultrafico.com) to learn more, and ask your lender if this is an option for you.**

ultraFICO

experian.

Fincity

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