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 better borrowing options and more affordable monthly payments.

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.

Don't have a credit score?

Visit www.ultrafico.com to learn more, and ask your lender if this is an option for you.

79M

79 million people in the U.S. have scores below 680, a common lender threshold of acceptable credit.

53M

53 million people in the U.S. do not have enough data in their credit files to generate a FICO® Score.

Sharing Your Banking Activity Can Raise Your Score

As an UltraFICO™ Score is not tied to your credit history as defined by activities in your checking, savings, or money market accounts, using your bank transactions to raise your credit score is safe and secure.

Credit Scoring On Your Terms

You empower your UltraFICO™ Score. Decide on your own 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.

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.

Visit www.ultrafico.com to learn more, and ask your lender if this is an option for you.