

## Credit Trends

Access credit trending information instantly

**The more you know about a consumer's credit history, the better credit-granting decisions you can make. Credit Trends from Experian enhances your risk analysis efforts by providing valuable information about how a consumer manages credit accounts over time.**

Available as an add-on to Experian's Credit Profile and collection reports, Credit Trends provides up to 24 months of historical balances and percent utilization information on a consumer's:

- Revolving accounts, including bank cards, national cards and retail cards
- Installment loans
- Mortgage loans

Information is provided in a summarized format on the report, with your choice of five categories of accounts, making it easy to interpret and analyze. Credit Trends enhances your ability to:

- Approve new credit applications
- Set credit limits for new accounts
- Response to line increase requests on existing accounts
- Reinstate accounts

### Greater depth of information for your credit decision-making

Credit Trends helps you better manage risk by revealing:

- **Account behavior trends.** Track utilization rates and seasonal spending patterns. Credit Trends helps identify whether a consumer is:
  - Significantly building up balances over a short period of time
  - Paying down balances
  - Frequently opening new accounts or paying off accounts
  - Using some or all of their credit cards
- **Potential profitability.** Credit Trends helps you determine the likelihood of account profitability by revealing the relationship between balance amounts and credit limits over time
- **Trends in account attrition.** You'll know at a glance when a consumer is showing trends in decreased account utilization
- **Total financial obligations** and performance against these obligations over time



# Credit

*Powerful trending information helps  
you determine the likelihood of account profitability.*

## Easy to read and interpret

Credit Trends offers you valuable information in an easy-to-read format:

- Information is presented in a summarized format for quick evaluation
- Six categories of information are precalculated for you, including percent utilization and total balance

## Your choice of display options

A choice of account type categories, time intervals and inclusion/exclusion of certain types of tradelines gives you the power to tailor Credit Trends to your specific risk analysis needs.

You can:

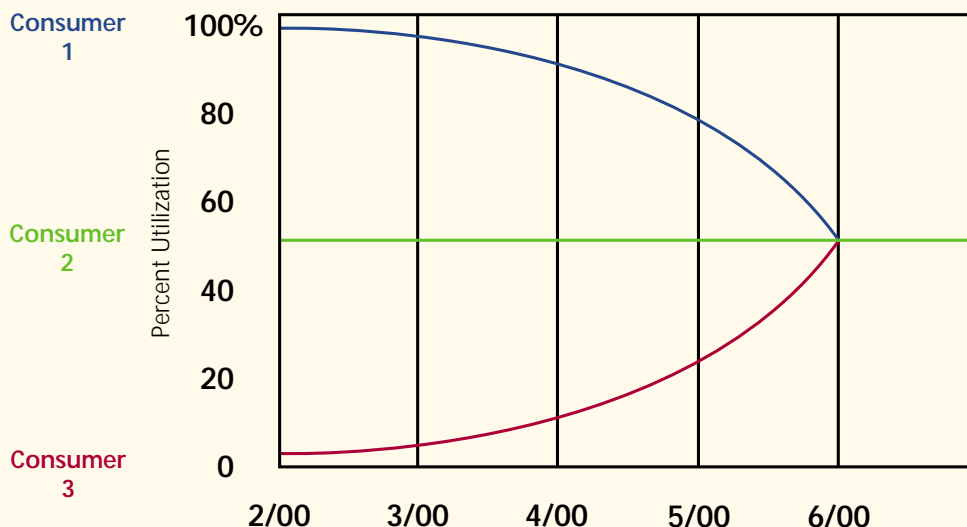
- Choose any combination of five account type categories (total revolving, bank, travel, entertainment, retail, installment and mortgage)

- Display historical information in 1-, 2-, 3- or 6-month intervals (only information from the most current month is used)
- Choose to include or exclude accounts with zero balance
- Choose to include or exclude your own accounts

# Trends

## The power of Credit Trends

This chart shows three hypothetical consumers and their utilization rates over time. Each consumer has a very different trend in utilization.



### Consumer 1

is paying off his balances

### Consumer 2

is consistent every month

### Consumer 3

is maxing out his credit

A report pulled June 2000 would indicate that these three consumers' utilization rates were the same. But with Credit Trends, you can see the utilization over time to enhance your credit decisions.

# Review

## Review up to 24 months of trending data

The sample Credit Trends band below shows how historical information is displayed on Experian's Credit Profile report. By reviewing account usage trends, you'll get the big picture of a

consumer's credit history and be able to make more informed decisions on everything from account acquisitions to account management.

**1** Choose your account type categories

**2** Shows number of open trades with balances greater than \$0 at each time interval

**3** Provides total balances at each time interval

**4** Shows number of open revolving accounts at each time interval

**5** Shows number of open retail cards at each time interval

### Credit Trends summary

1 TOTAL REVOLVING ACCOUNTS						
MTH	TLBALANCE	TAVGBALNC	%UTL	#BN	#RE	#TB
3M	\$19122	\$4778	75%	3	1	4
6M	\$16508	\$3302	71%	3	2	5
9M	\$11550	\$2310	52%	3	2	5
12M	\$6350	\$1270	31%	3	2	2
15M	\$9700	\$1617	35%	4	2	3
*18M	\$6150	\$1538	24%	4	1	2
21M	\$5625	\$1125	22%	4	1	3
24M	\$4553	\$1138	24%	3	1	3

1 TOTAL BANK AND T&E CARDS							1 TOTAL RETAIL CARDS					
MTH	TLBALANCE	TAVGBALNC	%UTL	#TD	#TB	MTH	TLBALANCE	TAVGBALNC	%UTL	#TD	#TB	
3M	\$18712	\$6237	78%	3	3	- 3M	N/A	N/A	N/A	N/A	N/A	
6M	\$15308	\$5103	73%	3	3	6M	\$1200	\$600	52%	2	2	
9M	\$10050	\$3350	50%	3	3	9M	\$1500	\$750	65%	2	2	
12M	\$6350	\$2117	34%	4	2	12M	\$0	\$0	0%	2	0	
15M	\$9400	\$2350	37%	4	2	15M	\$300	\$150	16%	2	1	
*18M	\$5700	\$1900	23%	4	1	- 18M	N/A	N/A	N/A	N/A	N/A	
21M	\$5500	\$1375	22%	4	2							
24M	\$4453	\$1484	25%	9	2							

1 TOTAL INSTALLMENT ACCOUNTS					1 TOTAL MORTGAGE ACCOUNTS				
MTH	TLBALANCE	%BTL	#TD	#TB	MTH	TLBALANCE	%BTL	#TD	#TB
3M	\$21242	49%	1	1	3M	\$238000	60%	1	1
6M	\$45530	69%	2	2	6M	\$244000	61%	1	1
9M	\$47003	72%	2	2	9M	\$250000	63%	1	1
12M	\$48476	74%	2	2	12M	\$256000	64%	1	1
15M	\$49949	76%	2	2	15M	\$262000	66%	1	1
*18M	\$51422	78%	2	2	*18M	\$268000	67%	1	1
21M	\$52895	81%	2	2	21M	\$274000	69%	1	1
24M	\$54188	83%	2	2	24M	\$280000	70%	1	1

**6** Choose one, two, three or six month intervals

**7** Provides total average balance at each time interval

**8** Provides % of balance-to-loan at each time interval

**9** Shows number of open trades at each time interval

**10** Provides % of utilization at each time interval

### Sample Credit Trends inquiry

TCA1  
 RTS3122250X1J CONSUMER, JONATHAN QUINCY 548603388; CA-10655  
 NORTH BIRCH STREET/BURBANK CA 91502; HBIS

### **How to access Credit Trends**

Credit Trends is available on Experian's Credit Profile reports, on the written format (TTY) or through CPU-CPU (Automated response format versions 6, 7 and 8).

To access Credit Trends, include "HBIS" as part of your inquiry. This allows you the flexibility to select Credit Trends for inclusion on certain inquiries (See sample inquiry on the inside). Or your Experian sales representative can set you up to receive Credit Trends on all your inquiries.

Make smarter decisions with Experian. Let Credit Trends enhance your credit decisions.

**To find out more about Credit Trends, contact your local Experian sales representative or call**

**800 333 4930.**

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