

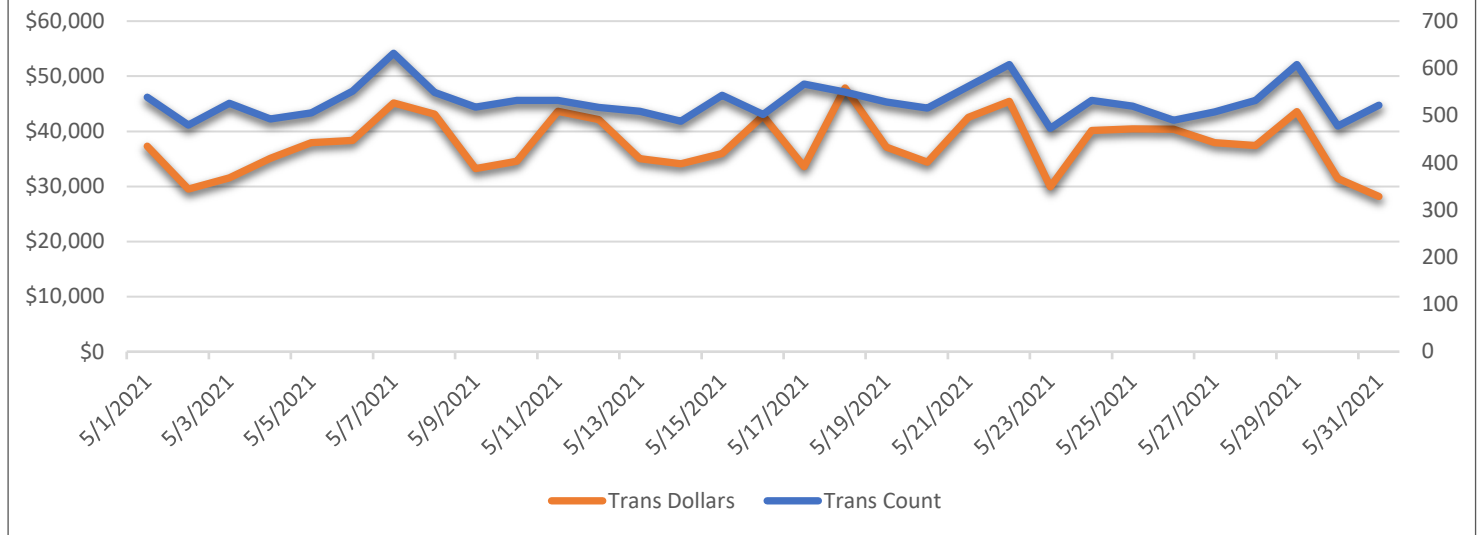
## Portfolio Performance Scorecard

### Online Credit Cards

#### Portfolio Snapshot

	May-2021	Apr-2021	Change	% Change
Active Members with an Online Credit Card:	2,103	2,102	1	0.0%
Cards Issued and Available for Use:	2,313	2,312	1	0.0%
Members w/ CC Purchase Activity:	1,399	1,376	23	1.7%
Members with Finance Charges:	1,136	1,130	6	0.5%
Members with Fees/Service Charges:	39	30	9	30.0%
Total Portfolio Balance:	\$4,657,087	\$4,510,504	\$146,583	3.2%
Debit/Disbursement Transactions (##):	19,076	17,503	1,573	9.0%
Debit/Disbursement Transactions (\$\$):	\$1,275,898	\$1,234,309	\$41,589	3.4%
Credit/Payment Transactions (\$\$):	\$1,127,527	\$1,294,317	-\$166,790	-12.9%
Total Fee/Fine Income:	\$984	\$357	\$627	175.4%
Total Interest Income:	\$30,520	\$29,526	\$994	3.4%
<b>Estimated</b> Interchange Income:	\$18,718	\$17,187	\$1,531	8.9%

#### Credit Card Purchase Transactions



#### Balances by Credit Quality

720+ FICO	\$2,407,999	52%
680-719 FICO:	\$956,697	21%
650-679 FICO:	\$591,478	13%
620-649 FICO:	\$321,669	7%
580-619 FICO:	\$175,858	4%
1-579 FICO:	\$118,093	3%
No Credit Score	\$28,703	1%
Organizations	\$56,589	1%

#### Account Characteristics

No CC Purchases, No Balance:	325
No CC Purchases, Positive Balance:	379
CC Purchases and Finance Charges:	759
CC Purchases no Finance Charges:	640
Accounts 1-30 Days Delinquent:	152
Accounts 31-60 Days Delinquent:	7
Accounts 61+ Days Delinquent:	2
Reportable Delinquency (non WO):	\$10,919

**Credit Card Purchase Transaction Volume**

0 Transactions:	704	33%
1-5 Transactions:	665	32%
6-10 Transactions:	268	13%
11-15 Transactions:	137	7%
16-20 Transactions:	91	4%
21-30 Transactions:	108	5%
31+ Transactions	130	6%
<b>Total</b>	<b>2,103</b>	<b>100%</b>

**Utilization of Disbursement Limit**

0% Utilization:	362	17%
1-10% Utilization:	459	22%
11-20% Utilization:	142	7%
21-30% Utilization:	121	6%
31-50% Utilization:	198	9%
51-75% Utilization:	260	12%
76-100% Utilization:	496	24%
>100% Utilization:	65	3%

**Contingent Liability**

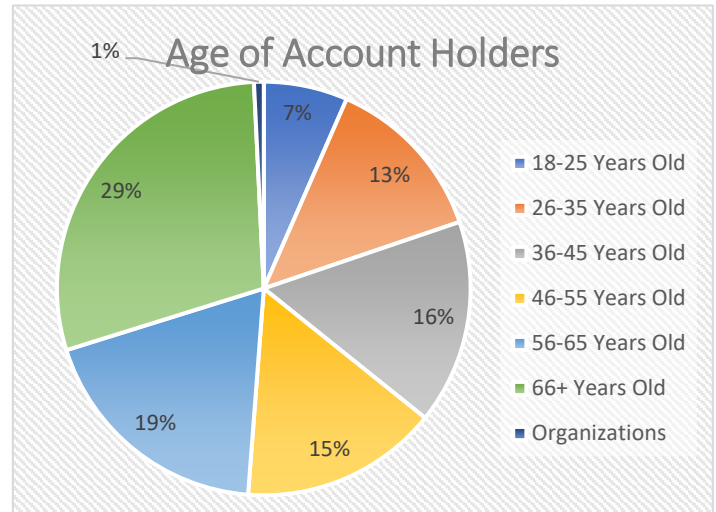
Total Disbursement Limit:	\$13,136,300	
Total Portfolio Value:	\$4,657,087	35%
Contingent Liability:	\$8,479,213	65%

**New/Closed Tradelines**

New Tradelines Opened:	10
Tradelines Closed:	9
Net Change in total Tradelines:	1

**Age of Account Holders**

18-25 Years Old	138	7%
26-35 Years Old	278	13%
36-45 Years Old	336	16%
46-55 Years Old	325	15%
56-65 Years Old	399	19%
66+ Years Old	611	29%
Organizations	16	1%
<b>Total</b>	<b>2,103</b>	<b>100%</b>



**Top Merchants**

MEIJER # 282	\$22,909	1.8%
WAL-MART #2358	\$17,297	1.4%
WM SUPERCENTER #2358	\$16,549	1.3%
THE HOME DEPOT #2760	\$16,366	1.3%
MARATHON PETRO175695	\$12,486	1.0%
TRACTOR-SUPPLY-CO #0	\$11,927	0.9%
FAMILY FARE 1502	\$11,221	0.9%
THE HOME DEPOT 2760	\$10,992	0.9%
WAL-MART #2100	\$10,835	0.8%
ROGERS CITY ACE HARD	\$10,223	0.8%
WM SUPERCENTER #2100	\$10,196	0.8%

**Last Transaction Dates (Account)**

Used 0-15 Days:	1,240	59.0%
Used 16-30 Days:	161	7.7%
Used 31-60 Days:	116	5.5%
Used 61-90 Days:	72	3.4%
Used 91-180 Days:	101	4.8%
Used 181-365 Days:	60	2.9%
Used 365+ Days Ago:	152	7.2%
No Purchase Activity:	201	9.6%

Looking to do more with your Data?

Contact us at: [ai@cuanswers.com](mailto:ai@cuanswers.com)  
Or by Phone: 800-327-3478 Ext 870