

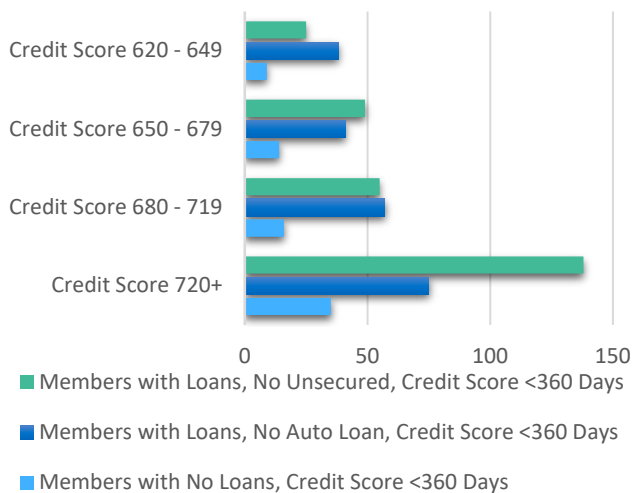


ASTERISK
INTELLIGENCE

Success Credit Union

Credit Union Overview

Total Members:	6,983
Total Loan Count (Non WO):	3,283
Total Loans \$\$\$ (Non WO):	\$50,717,077
Mbrs w/any Loan (non WO):	2,243 32%
Members w/ a Credit Score:	4,384 63%



Membership Tenure Review

Less than 1 Year	479	7%
Between 1 - 3 Years	1,440	21%
Between 4 - 5 Years	967	14%
Between 6 - 10 Years	1,700	24%
Membership 10+ Years	2,397	34%

Members without any Loan

Good Standing, Credit Score <180 Days Old

Credit Score 720+	16	0.2%
Credit Score 680 - 719	7	0.1%
Credit Score 650 - 679	7	0.1%
Credit Score 620 - 649	1	0.0%

Good Standing, Credit Score 181 - 360 Days Old

Credit Score 720+	19	0.3%
Credit Score 680 - 719	9	0.1%
Credit Score 650 - 679	7	0.1%
Credit Score 620 - 649	8	0.1%

Product Penetration

Members with a Mortgage:	221	3%
Members with a Auto Loan:	1,088	16%
Members with Other Secured:	196	3%
Members with Unsecured:	1,333	19%
Members with \$1000+ ACH Dep:	2,382	34%

Credit Quality Review

Tier 1: 720+	1,464	33%
Tier 2: 680 - 719	596	14%
Tier 3: 650 - 679	448	10%
Tier 4: 620 - 649	371	8%
Tier 5: 580 - 619	333	8%
Tier 6: 1 - 579	590	13%
No Score Available	582	13%

Age of Credit Breakdown

Credit Score 1 - 90 Days Old:	327	7%
Credit Score 91 - 180 Days Old:	333	8%
Credit Score 181 - 360 Days Old:	593	14%
Credit Score 360+ Days Old:	3,131	71%

Membership Averages

Membership Average Age:	46
Membership Average Tenure:	12
Average Credit Score:	683
Average ACH Deposits (Prior Month, Only When Present):	\$4,278

Members with an Existing Loan

No Auto Loan, Good Standing, Score <360 Days Old

Credit Score 720+	75	1.1%
Credit Score 680 - 719	57	0.8%
Credit Score 650 - 679	41	0.6%
Credit Score 620 - 649	38	0.5%

No Unsecured, Good Standing, Score <360 Days Old

Credit Score 720+	138	2.0%
Credit Score 680 - 719	55	0.8%
Credit Score 650 - 679	49	0.7%
Credit Score 620 - 649	25	0.4%