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FOR IMMEDIATE RELEASE

VantageScore Solutions Scores Complete Legal Victory over FICO

STAMFORD, Conn., Nov. 20, 2009 – A federal jury verdict in Minneapolis confirmed a complete victory for VantageScore Solutions in all claims made by FICO. In its decision against FICO today, the jury affirmed VantageScore’s ability to use its 501-990 credit score range.

The verdict, which finds that the VantageScore numeric range does not constitute trademark infringement, follows the dismissal of multiple related claims by FICO earlier this year and fundamentally protects consumer and lender choice in the credit scoring marketplace.

“This is a clear victory for VantageScore and others in the credit scoring industry, including lenders,” said Barrett Burns, VantageScore Solutions President and Chief Executive Officer. “More important, this decision is a victory for consumers, who will continue to benefit from choice and competition in the credit scoring marketplace.”

In July, U.S. District Judge Ann D. Montgomery rejected FICO’s antitrust, false advertising and breach of contract claims.

Burns added that if FICO appeals the decision, VantageScore Solutions would defend itself vigorously and fully expects that the verdict will be affirmed.



Following the March 2006 launch of the VantageScore credit scoring model jointly developed by Experian, Equifax and TransUnion, Fair Isaac Corp. filed suit in October 2006, claiming the three credit reporting companies, along with VantageScore Solutions, LLC, were engaging in unfair and anticompetitive practices that would harm FICO.

In June 2008 Fair Isaac withdrew its claims against Equifax.

About VantageScore Solutions

Stamford, Conn.-based VantageScore Solutions, LLC (www.vantagescore.com) is an independently managed company that holds the intellectual property rights to VantageScore, a new generic scoring model introduced in March 2006. Created by America's three major credit reporting companies (CRCs) — Equifax, Experian and TransUnion — VantageScore's highly predictive model uses an innovative, patent-pending scoring methodology to provide lenders with a more consistent interpretation of consumer credit files across all three major credit reporting companies and the ability to score more people.

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