**The Old Way vs. VantageScore 4.0**

**A snapshot: One moment in time**

**Months of credit activity**

---

### The Old Way

**Now let's look at identical twins**

#### Bob
- Balance at time of credit report: **$11,261**
- Credit utilization: **38%**
- Credit score: **GOOD**
- Always pays on time

#### Bill
- Balance at time of credit report: **$11,261**
- Credit utilization: **38%**
- Credit score: **GOOD**
- Always pays on time

---

#### With Trended Credit Data

**the VantageScore 4.0 way**

#### Bob
- Balance at time of credit report: **$11,261**
- Over 4 months, Bob added 2.1K
- Credit utilization: **38%**
- Credit score: **GOOD**
- Always pays the minimum on time

#### Bill
- Balance at time of credit report: **$11,261**
- Over 4 months, Bill paid off 5.4K
- Credit utilization: **30%**
- Credit score: **GREAT**
- Always pays more than the minimum on time

---

**Trended Data Outcome:**

**Nearly 20% Incremental Predictive Performance Among Prime Consumers When Using Trended Credit Data Attributes (vs. Static Data Attributes)**