



Credit Advantage

Consumer Demographic and Lifestyle Data

Credit Advantage goes beyond the credit report by providing the consumer demographic and lifestyle information you need to put your customers in the right vehicles – and maximize your profits!

Credit Advantage is powered by a database containing information on over 100 million U.S. households and over 200 million individuals. The result? You get ready access to critical insight on every applicant – quickly and conveniently – so you can make fast, reliable sales and lender placement decisions.

Comprehensive, Reliable Data Sources

Data sources for Credit Advantage include self-reported data from over 100 manufacturer's product registrations; public data; records of purchases made by consumer via catalogs, over the Internet and in retail stores catalogs; and modeled data used to predict information about consumers.

Key Data Points

- ▶ **Length of Residence** – *The estimated length of time a household has been identified at the current address.*
- ▶ **Head of Household Income** – *Sourced directly from self-reported sources, as well as modeled based on individual and household demographic data.*
- ▶ **Propensity to Pay** – *This feature indicates the household's inclination, probability or ability to pay as agreed. The model's performance is driven by demographic and lifestyle information and, unlike the FICO score, does not incorporate any individual credit data.*
- ▶ **Match Index** – *A numerical value that indicates the relative confidence of a match. A score of 100 indicates that the consumer name and address matched perfectly. The higher the score, the higher the confidence of the match.*

For more information on Credit Advantage, contact a CoreLogic Credco sales associate at (800) 694-1414 or visit us online at www.CreditMasterServices.com.

FUEL YOUR
BUSINESS.

PRODUCT HIGHLIGHTS

- ▶ Access to key consumer demographic and lifestyle data
- ▶ Gain a distinct competitive advantage
- ▶ Features reliable data from self-reported and public sources
- ▶ Included as part of the Executive Summary report
- ▶ Offered exclusively from CoreLogic Credco

