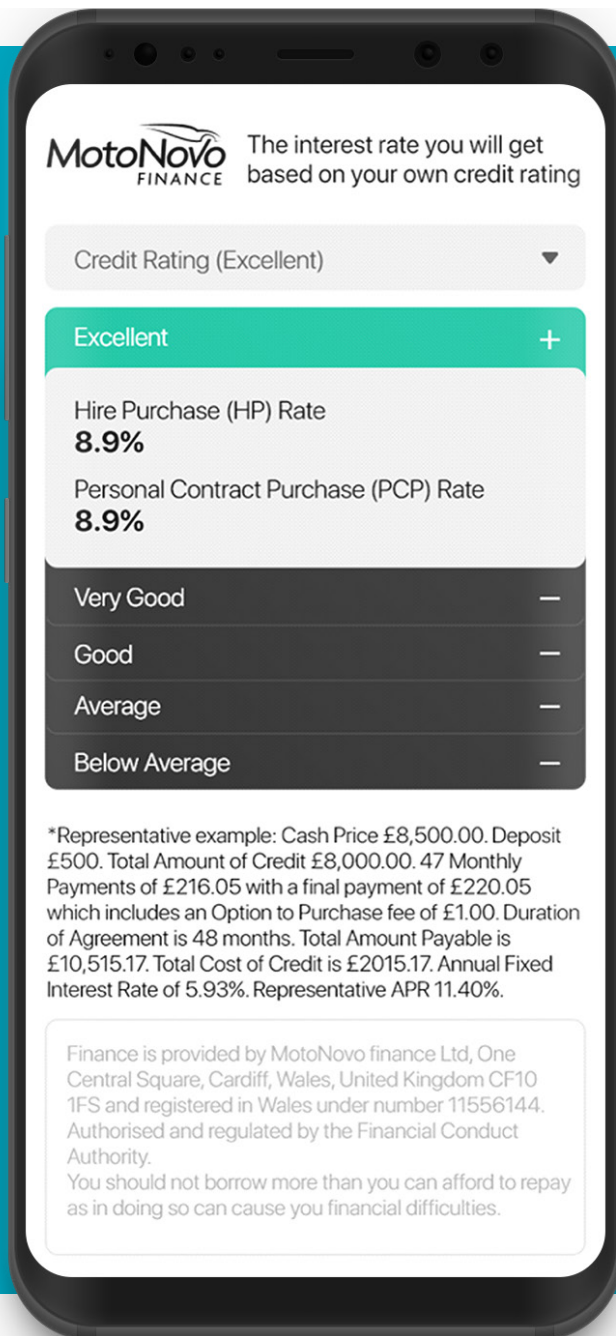


# Factors that make up a customer's credit score

To help you promote MotoRate, we have created several banners for your site, which will help your customer understand what rate they may receive based on their credit profile.



## What makes up a credit score

MotoNovo uses several pieces of credit data to determine what the credit risk profile of a customer would be. Some of these include:

- The types of accounts your customers have, and how many they have
- Used vs. available credit
- The length of their credit history
- Payment history
- The deposit put down for the vehicle/ Loan-to-Value percentage
- Amount of credit being requested
- Presence on the Voters' Roll

The majority of credit bureaus now offer the public free access to their credit reports, providing them with their credit rating and the means to help protect them against fraud.

Rate shown is for demonstrative purposes only. Your pricing plan may differ.