

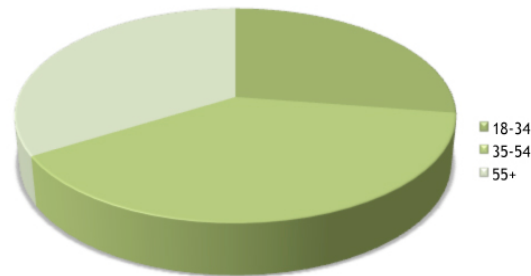
## Just 33% of Americans Who Understand Credit Scores Know That Credit Scores Can Change 5+ Times Per Year

A February 2010 survey of 1,000 U.S. consumers revealed that 77% of American claim to understand credit scores. Yet just 33% of them know that a credit score can change five or more times per year. The results are part of the First Quarter 2010 FreeScore.com Consumer Credit Score Awareness Study\*, a January 28-February 2, 2010, online poll of Americans age 18+.

Other results of the poll reveal that, of the population that understands credit scores, men are more aware that credit scores can change frequently. Thirty-eight percent of men believe scores can change 5+ times in a year versus only 29% of women.

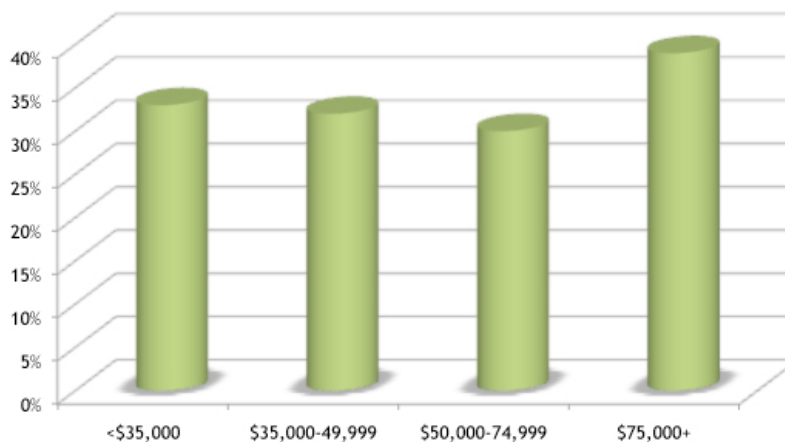
In addition, 35-to-54-year-olds have a higher awareness that credit scores can change five or more times per year.

Believe credit scores can change 5+ times in a year



Those with incomes that exceed \$75,000 have a slightly greater awareness that credit scores can change five or more times per year.

Believe credit scores can change 5+ times in a year



Also, consumers who have more recently checked their scores are not more aware of how often scores can change (35% for those who recently divorced vs. 31% among those who haven't checked their scores in the past year).

\* The data for the *First Quarter 2010 FreeScore.com Consumer Credit Score Awareness Study* were collected through Survey Sampling International in Shelton, Connecticut. Results have a margin of error of +/- 5%.