

Re: Trust Science and its Credit Bureau+ platform that generates Six°Scores™

I typically haven't provided a lot of public testimonials related to our vast suite of partners because I do think every one of them has a unique value proposition and delivers extreme value to our organization. With respect to Trust Science, I have to admit I think they are at the forefront and leading edge of being able to deliver transformational change to the broad sector we operate in. I feel confident in endorsing this powerful and easy tool for scoring loan applications particularly "credit invisibles" that often are difficult to assess. Some of the reasons that make me comfortable include:

1. Trust Science uncovers the "Invisible Primes" that lie hidden in the sub-700 pool of applicants.
2. I believe and can attest Trust Science delivers a high ROI.
3. The Credit Bureau + product was extremely fast to implement. In our case Six°Scores were being delivered to our underwriting team within weeks after we decided to use this service.
4. Trust Science "lives" 100% in the non-prime community. We see it as a built-in upside that it serves our competitors, too. Better quality data inputs help fix common challenges.
5. They offer tremendous depth in the Auto lending space (both indirect and direct/BHPH.) Direct-to-consumer strategies can also make use of their Smart Consent™ technology for getting data directly from the borrower's mobile device.
6. Borrowers that have traditionally been more challenging to score, and as a result to do business with, can now be fairly scored: thin files, no-hits, youth, immigrants, Gig economy workers, self-employed people, etc. We can reach more places in the market while still doing good business as a result.
7. Working with Trust Science, we have been able to support and enhance our legacy workflow, knock-out rules and business/strategy stipulations automatically.
8. Finally, because the system is self-learning over time, it harnesses volatility and converts uncertainty into an asset.

Evan and his team truly put the customer first, are patient in working to earning the right to win business versus pushing simply for the sake of a "sale". I fundamentally believe Trust Science can make a difference and should anyone wish to discuss that in more detail please don't hesitate to connect.

Sincerely,



Steve Malone
President