

GfK

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OmniTel

BANKRATE (JUNE): CREDIT REPORT

JUNE 1 – 3, 2007

Prepared For:

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New York, NY 10011

OMNITEL

OMNITEL is a weekly national telephone omnibus service of GfK Custom Research North America.

The sample for each week's OMNITEL wave consists of 1,000 completed interviews, made up of male and female adults (in approximately equal number), all 18 years of age and over.

All interviews are conducted by telephone from four GfK sites: Alamogordo, NM; Rexburg, ID; San Jose, Costa Rica and Cebu, Philippines. Together, the four sites have a full-time capacity of 400 lines, and utilize an interviewing procedure known as CATI - Computer Assisted Telephone Interviewing. Interviewers have been professionally trained and are continuously monitored and supervised.

Each OMNITEL study is based on a random digit dialing (RDD) probability sample of all telephone households in the continental United States. The RDD sampling system is totally computer based and provides an equal probability of selection for each and every telephone household. Thus, the sample represents telephone households with both listed and unlisted phones in their proper proportions. All sample numbers selected by this procedure are subject to an original and at least four follow-up attempts to complete an interview.

All data are entered and cleaned through the CATI system during the interviewing process. Thus, this process eliminates the editing and keypunch operations. All completed interviews are weighted to ensure accurate and reliable representation of the total population, 18 years and older.

The raw data are weighted by a custom designed computer program, which automatically develops a weighting factor for each respondent. This procedure employs five variables: age, sex, education, race and geographic region. Each interview is assigned a single weight derived from the relationship between the actual proportion of the population with its specific combination of age, sex, education, race and geographic characteristics and the proportion in our sample that week. Tabular results show both weighted and unweighted bases for these demographic variables.

Because of the use of rigid and replicable sampling, field, and weighting procedures, all OMNITEL studies are parallel to one another. This affords the opportunity to draw trend comparisons, as well as point-in-time analysis.

In addition to the standard breakdowns by sex, age, income, region, Internet access and Influentials,^{*} the following classification items have been obtained and are available to subscribers:

Nine Census Regions	Family Size/Composition
Metro Area vs. Non-Metro	Marital Status
Nielsen County Classifications	Race
DMA Affiliations	Employment Status
MSA Affiliations	Education
Time Zone	Cable TV

Optional classification items available upon a request only basis prior to field start are:

Home Ownership	Primary Grocery Shopper
Head of Household	Status of Non-Employed

* The Influentials; a GfK exclusive, are identified by a Political/Social activity index built out of response to a list of activities reportedly engaged in during the last year – such things as having written a letter to the editor or a politician, having made a speech, or written an article, having worked in a political campaign, being an officer of a civic or fraternal organization, being a member of a group that tries to influence public policy or government, signed a petition, etc. “Signed a petition” was put on the list largely so that anyone who wanted to say he/she had done something would have something to say. All responses to “signed a petition” are ignored in building this scale. Respondents who have done three or more of the things on the list (beyond signing a petition) are classified as “Influential” – and may be roughly equated with “thought leaders.”

The results contained in this report are based on interviews conducted from June 1 – 3, 2007. A total of 1,004 interviews were completed, 525 with female adults and 479 with male adults. The margin of error on weighted data is $\pm 3\%$ for the full sample.

The client's questionnaire is shown on the next page, with tabular results following.

** **Tabulation note:** Please be advised that frequencies on all summary tables are percentaged off of their original bases, not necessarily off of the base shown on the summary table.

On another subject,

1. Compared to a year ago, is your credit better or worse? (DO NOT READ LIST. RECORD ONE RESPONSE.)

Better	1
Worse	2
About the same	3
Don't know	dk

2. In which of the following ranges does your credit score fall. Is it ... (READ LIST. RECORD ONE RESPONSE.)

	Under 500	1
	500-579	2
	580-619	3
	620-659	4
	660-699	5
	700-759	6
Or,	760 and above	7
(DO <u>NOT</u> READ)	Don't know	dk

3. How often do you check your credit report? Would you say you check it... (READ LIST. RECORD ONE RESPONSE.)

	About once a year	1
	Two or three times a year	2
	Every couple of years	3
	Only when you want to borrow money	4
	Or do you never check your credit report	5
(DO <u>NOT</u> READ)	I use a monitoring service	6
		Don't know

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Page	Table	Title
1	1	Q.1 COMPARED TO A YEAR AGO, IS YOUR CREDIT BETTER OR WORSE?
2	2	Q.2 IN WHICH OF THE FOLLOWING RANGES DOES YOUR CREDIT SCORE FALL. IS IT...
4	3	Q.3 HOW OFTEN DO YOU CHECK YOUR CREDIT REPORT? WOULD YOU SAY YOU CHECK IT...

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



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BANKRATE(JUNE):CREDIT REPORT

Q.1 COMPARED TO A YEAR AGO, IS YOUR CREDIT BETTER OR WORSE?

Table 1

BASE: TOTAL RESPONDENTS

	SEX		AGE					INCOME						REGION				IN-TERNET ACCESS (S)	INFLUENTIALS (T)	
	TOTAL (A)	MALE (B)	FE-MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K-29.9K (J)	\$30K-39.9K (K)	\$40K-49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID-WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	1004	479	525	74	104	225	294	259	135	104	84	98	391	245	179	298	329	198	665	218
TOTAL WEIGHTED	1000 100	483 100	517 100	127 100	179 100	260 100	231 100	161 100	153 100	103 100	100 100	99 100	361 100	222 100	189 100	224 100	364 100	223 100	688 100	196 100
BETTER	473 47.3	218 45.1	255 49.3	51 40.3	98 54.9 dH	135 51.8 H	118 51.1 H	56 34.6	54 35.4	52 50.7 i	50 50.0 i	48 48.3 i	198 54.8 l	124 55.6 l	105 55.5 Pr	99 44.4	171 46.9	98 43.7	355 51.5	105 53.6
WORSE	97 9.7	43 8.9	54 10.4	15 11.6 h	27 14.9 GH	30 11.6 gH	15 6.5	6 4.0	32 20.9 JLM N	9 8.4	20 20.1 JLM N	7 6.8	23 6.3	12 5.5	4 2.1	25 11.1 O	37 10.1 O	31 14.1 O	65 9.5	13 6.7
ABOUT THE SAME	366 36.6	188 38.9	178 34.5	37 28.8	44 24.5	84 32.1	90 38.8 E	93 57.5 DEF G	57 37.2	36 35.0	25 24.5	42 42.2 K	121 33.6	72 32.2	72 38.3	80 35.9	138 37.9	75 33.7	229 33.2	74 37.9
DON'T KNOW/NO RESPONSE	65 6.5	35 7.1	30 5.8	24 19.2 EFGH	10 5.8	12 4.6	8 3.6	6 3.9	10 6.5	6 5.8	6 5.5	3 2.7	19 5.3	15 6.7	8 4.2	19 8.6	18 5.1	19 8.5	39 5.7	4 1.8

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used.

OMNITEL - JUNE 01, 2007

BANKRATE(JUNE):CREDIT REPORT

Q.2 IN WHICH OF THE FOLLOWING RANGES DOES YOUR CREDIT SCORE FALL. IS IT...

BASE: TOTAL RESPONDENTS

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	1004	479	525	74	104	225	294	259	135	104	84	98	391	245	179	298	329	198	665	218
TOTAL WEIGHTED	1000 100	483 100	517 100	127 100	179 100	260 100	231 100	161 100	153 100	103 100	100 100	99 100	361 100	222 100	189 100	224 100	364 100	223 100	688 100	196 100
ANY (NET)	551 55.1	264 54.7	287 55.5	50 39.2	117 65.2 Dg H	171 65.5 Dg H	123 53.2 d	74 45.8	79 51.8	60 58.3	50 49.5	62 62.6	231 64.0 IK	145 65.2 IK	101 53.7	118 52.6	208 57.1	124 55.6	407 59.1	124 63.5
UNDER 500	(500) 62 6.2	33 6.9	29 5.6	12 9.6 E	15 8.6 G	20 7.6 G	5 2.2	9 5.5 G	28 18.6 jkl MN	9 8.9 m	3 3.3	3 2.9	14 4.0	9 4.0	7 3.6	15 6.7	27 7.5	13 5.8	32 4.7	4 1.8
500-579	(539.5) 54 5.4	24 4.9	30 5.8	13 10.4 fGH	16 8.9 gh	10 3.8	8 3.3	5 3.0	11 6.9	6 5.4	15 14.6 jIM N	5 4.6	13 3.5	8 3.7	6 2.9	10 4.5	31 8.5 OpR	7 3.2	46 6.6	10 4.9
580-619	(599.5) 59 5.9	32 6.6	27 5.2	6 4.4	17 9.5 H	22 8.3 H	11 4.6 H	2 1.1	12 8.0 m	16 15.4 KIM N	4 4.2	6 5.7	13 3.5	8 3.6	10 5.3	13 5.9	24 6.6	11 5.1	36 5.3	13 6.5
620-659	(639.5) 47 4.7	18 3.7	30 5.7	7 5.3 h	12 6.7 H	13 5.1 H	13 5.7 H	1 0.7	3 2.0	8 7.7 i	4 4.4	7 7.5 i	23 6.3 i	12 5.3	5 2.6	6 2.9	19 5.3	17 7.5 op	37 5.3	6 3.0
660-699	(679.5) 49 4.9	22 4.5	27 5.2	- -	14 8.0 DH	18 6.8 DH	13 5.8 DH	2 1.4	5 3.2	2 1.5	5 4.8	1 1.4	32 8.9 iJL	18 8.1 JL	10 5.4	8 3.8	17 4.6	13 5.9	42 6.1	10 5.2
700-759	(729.5) 114 11.4	57 11.8	57 11.0	9 7.3	20 11.4	41 15.9 dH	28 12.2 H	10 6.2	10 6.8	4 3.6	8 7.7	13 13.0 J	62 17.1 U k	39 17.4 Ljk	29 15.4	23 10.2	40 11.1	22 9.7	97 14.1	34 17.3
760 AND ABOVE	(760) 167 16.7	79 16.3	88 17.0	3 2.2	22 12.0 D	47 17.9 D	45 19.5 D	45 27.8 DEFG	10 6.3	16 15.7 i	11 10.6	27 27.5 jj K	75 20.8 lk	51 23.0 IK	35 18.4	42 18.6	49 13.5	41 18.6	117 17.0	48 24.7

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used.

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Q.2 IN WHICH OF THE FOLLOWING RANGES DOES YOUR CREDIT SCORE FALL. IS IT...

BASE: TOTAL RESPONDENTS

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	1004	479	525	74	104	225	294	259	135	104	84	98	391	245	179	298	329	198	665	218
TOTAL WEIGHTED	1000 100	483 100	517 100	127 100	179 100	260 100	231 100	161 100	153 100	103 100	100 100	99 100	361 100	222 100	189 100	224 100	364 100	223 100	688 100	196 100
DON'T KNOW/NO RESPONSE	449 44.9	219 45.3	230 44.5	77 60.8 EFg	62 34.8	90 34.5	108 46.8 eF	87 54.2 EF	74 48.2 MN	43 41.7	51 50.5 MN	37 37.4	130 36.0	77 34.8	88 46.3	106 47.4	156 42.9	99 44.4	281 40.9	71 36.5
MEAN	668.5	667.0	669.8	597.7	644.5 D	671.3 D e	693.4 DE F	701.7 DE F	598.9	637.4 i	641.2 i	694.5 j JK	692.0 j JK	694.6 j K	692.0 Q	671.5	650.9	675.7 q	673.9	698.2
STD. DEV.	93.41	95.03	92.03	91.33	92.31	90.45	77.77	96.28	100.01	94.53	95.24	83.48	78.89	79.68	82.32	96.92	96.31	89.03	88.90	77.99
STD. ERR.	4.04	5.93	5.52	16.96	11.19	7.43	6.23	8.90	12.40	13.37	14.87	10.78	5.02	6.24	8.54	7.94	7.26	8.23	4.53	6.76

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Q.3 HOW OFTEN DO YOU CHECK YOUR CREDIT REPORT? WOULD YOU SAY YOU CHECK IT...

Table 3

BASE: TOTAL RESPONDENTS

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
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ABOUT ONCE A YEAR	295 29.5	139 28.7	156 30.2	27 21.3	61 34.0	96 36.9	64 27.6	32 19.9	40 26.2	27 26.7	30 30.3	35 34.9	120 33.2	73 32.7	57 30.0	69 30.7	110 30.1	60 26.9	224 32.6	65 33.0
TWO OR THREE TIMES A YEAR	118 11.8	53 11.0	64 12.4	13 9.9	26 14.3	33 12.8	28 12.2	12 7.5	11 7.1	8 8.0	9 8.5	10 10.5	56 15.6	34 15.1	21 11.3	28 12.3	40 11.1	28 12.7	91 13.2	35 17.8
EVERY COUPLE OF YEARS	124 12.4	57 11.7	68 13.1	11 8.9	32 17.7	32 12.2	28 12.1	19 11.8	13 8.8	15 14.3	18 17.4	13 12.8	46 12.8	27 12.3	28 14.7	22 9.6	41 11.2	35 15.5	99 14.4	30 15.4
ONLY WHEN YOU WANT TO BORROW MONEY	80 8.0	37 7.7	43 8.3	19 15.1	8 4.7	24 9.1	23 10.0	3 2.1	13 8.4	1 1.2	9 8.7	9 8.9	36 9.9	24 10.6	10 5.0	22 9.9	32 8.7	17 7.5	50 7.3	14 7.3
OR DO YOU NEVER CHECK YOUR CREDIT REPORT	317 31.7	171 35.3	146 28.3	41 32.1	38 21.3	61 23.5	82 35.5	83 51.5	69 45.4	47 46.2	26 25.5	31 30.9	81 22.5	48 21.5	58 30.9	76 33.9	115 31.6	68 30.3	178 25.8	47 24.1
I USE A MONITORING SERVICE	17 1.7	8 1.7	8 1.6	- -	8 4.6	3 1.0	1 0.5	4 2.4	1 0.8	1 1.3	5 5.0	- -	8 2.3	5 2.4	6 3.0	- -	10 2.8	1 0.4	11 1.7	- -
DON'T KNOW/NO RESPONSE	49 4.9	18 3.7	31 6.0	16 12.6	6 3.4	12 4.5	5 2.1	8 4.7	5 3.3	2 2.4	5 4.5	2 1.9	14 3.8	12 5.4	10 5.1	8 3.6	17 4.6	15 6.7	34 4.9	5 2.3

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