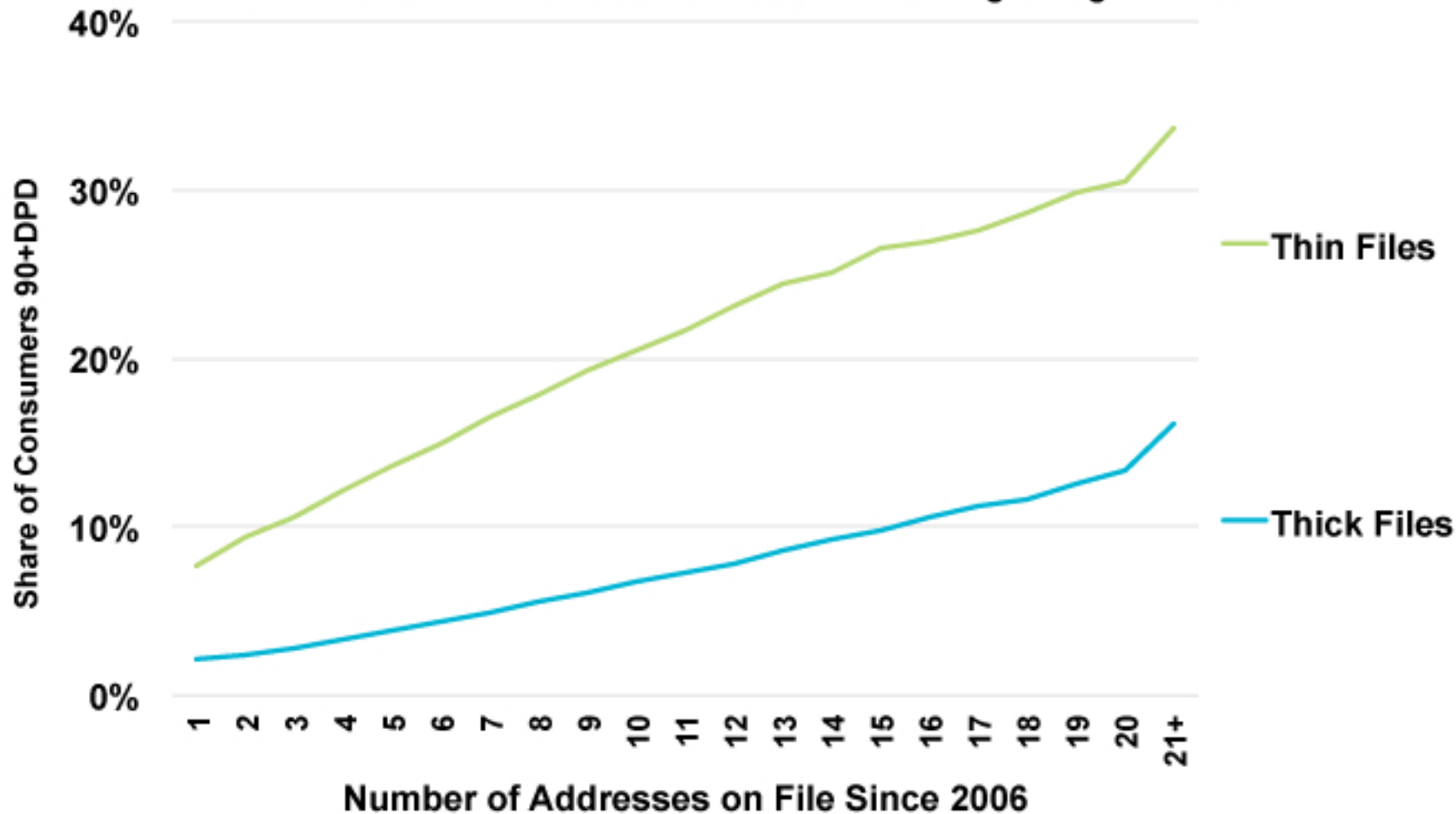


**Exhibit 2:**

**Rate of consumers 90+DPD in first 24 months after originating a bankcard**



Source: TransUnion consumer credit database  
Thin file: three or fewer open credit trades on file;  
Thick file: four or more open trades