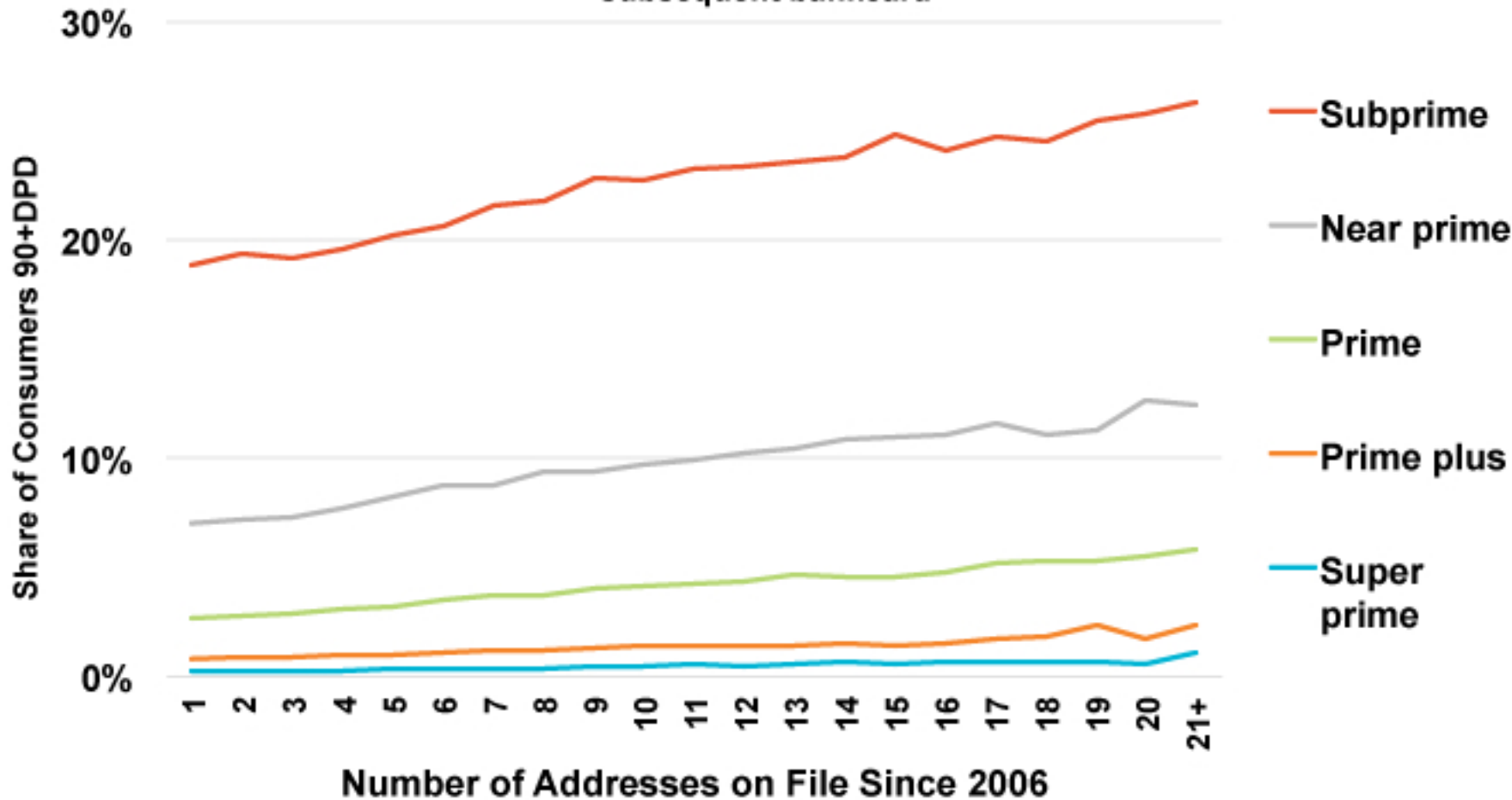


Exhibit 3
Rate of consumers 90+DPD in first 24 months after originating their third or subsequent bankcard



Source: TransUnion consumer credit database

VantageScore © 3.0 risk ranges:

Subprime = 300-600; Near prime = 601-660; Prime = 661-720; Prime plus = 721-780; Super prime = 781+