

**Re: Trust Science**

Having spent 20+ years working with global market leading providers in innovative startups and rock-solid institutions that support financial services, I know lending you even matters for assessing the "fiction" from the "reality". Trust Science is a "reality" in the eyes of Evan and the Trust Science team. I was quickly impressed with their mission and values. While we initially focused on assessing the product and capabilities, we were inspired by the enhanced value-add that came from their focus on the first focus that Trust Science exemplifies.

We began our journey as a partner with Trust Science by the commitment to a strategic and technological decision and execution. The Trust Science team has been a thoughtful and guiding us through the process. This is where Evan and team really began to create sustainable value. They spent the time in learning our business, guiding us through the challenges we were trying to solve. It was not just the Trust Science team, but the way they could help us solve the problem. They guided us along the way and like any partnership they patiently navigated the process to help us maximize our opportunity.

The AI-based credit model is better than a traditional credit score. It started with the hypotheses that an AI-based model could help us better understand our customers. Trust Science helped us check this box, they have evolved and presented our decisioning to help us better understand our customers. We can now use through the data noise to apply the model to help us better understand our customers. The model is also a true value, we now avoid business that was not profitable with the help of Trust Science.

Consumer Capital is a digital first, consumer lending business. There is no doubt of fraud and performance uncertainty. We rely on Trust Science in every application we look at. The Six Scores are a key part of our decisioning. In addition to the scores, we feed other data sources such as banking and utility information to the model who in turn provides us with valuable attributes from the data to help us better understand our customers.

The exciting part of this journey is the continued success for Evan and the Trust Science team and I look forward to continued enrichment of our partnership.



Richard Evans  
Chief Product Officer  
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