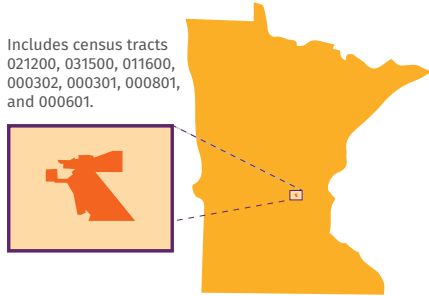


SAINT CLOUD, MINNESOTA

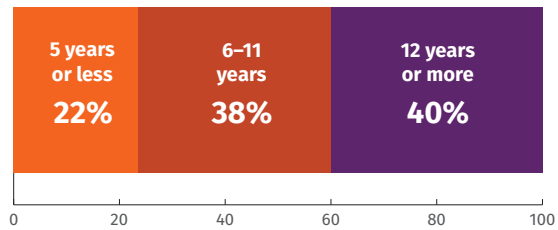
A snapshot of creditworthiness for non-mortgage holders age 25 to 44*

Study Area

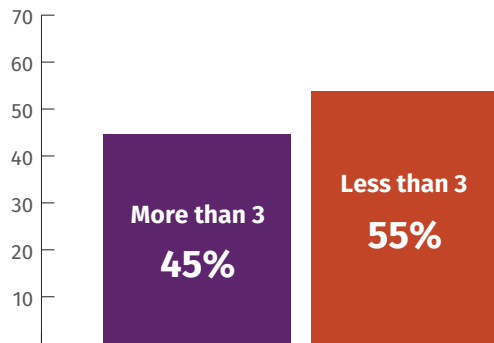
Includes census tracts 021200, 031500, 011600, 000302, 000301, 000801, and 000601.



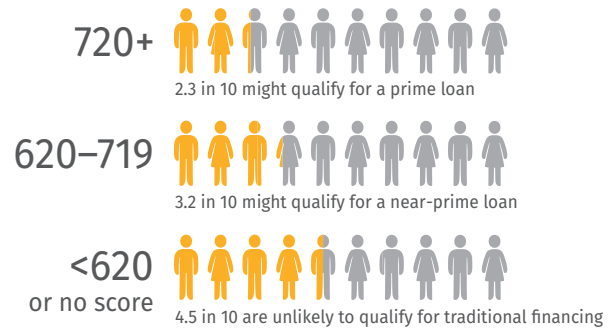
Length of Credit History



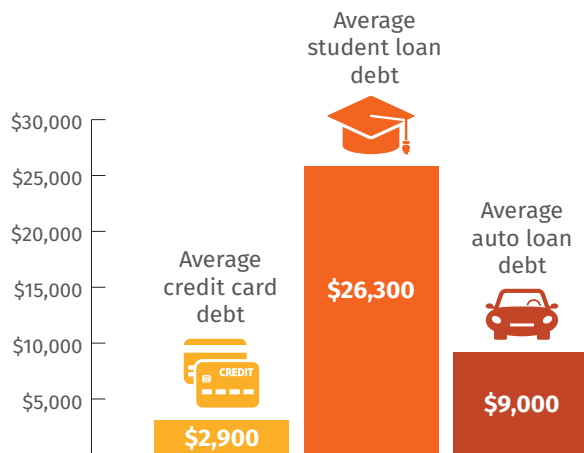
Number of Open Trade Lines



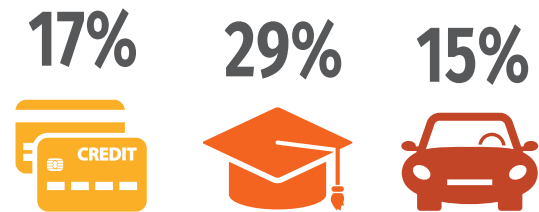
Equifax Credit Risk Score



Debt Loads and Delinquency Rates (among those who carry the specified types of debt)



Proportion of borrowers who are 60+ days late on the monthly payment due



Source: FRBNY Consumer Credit Panel/Equifax Data (2018).
Calculations performed by Federal Reserve Bank of Minneapolis.

* Includes individuals with a credit file.