

## FICO Score versions

FICO® Score 8 is the version of the base FICO® Score model most widely used by lenders. In addition to base FICO Scores, there are also industry-specific FICO Scores such as the FICO Auto Score and the FICO Bankcard Score. The FICO Scores made available on myFICO.com are calculated from versions of the base and industry-specific FICO Score models. Your lender or insurer may use a different FICO Score than the version you receive from myFICO, or another type of credit score altogether.

Base FICO® Scores range from 300 to 850. Industry-specific FICO Scores range from 250-900. A higher FICO Score represents a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO Score indicates to lenders that you may be a higher credit risk. There are three different major consumer reporting agencies - Experian®, TransUnion® and Equifax® - that maintain a record of your credit history known as your credit file. Your FICO Scores are based on the information in your credit file at the time they are requested. Your credit file information can change over time and can vary from agency to agency. As a result, your FICO Scores can vary depending on when they are calculated and at which agencies they are calculated.

The statement that FICO® Scores are "used by 90% of top lenders" is based on a study of third-party data sources of all versions of all FICO Scores sold to lenders, including but not limited to FICO Scores calculated from the FICO Score 8 model.

FICO Score versions currently available on myFICO.com:		
Experian	Equifax	TransUnion
Most widely used version		
FICO® Score 8	FICO® Score 8	FICO® Score 8
Versions used in auto lending		
FICO® Auto Score 9	FICO® Auto Score 9	FICO® Auto Score 9
FICO® Auto Score 8	FICO® Auto Score 8	FICO® Auto Score 8
FICO® Auto Score 2	FICO® Auto Score 5	FICO® Auto Score 4
Versions used in credit card decisioning		
FICO® Bankcard Score 9	FICO® Bankcard Score 9	FICO® Bankcard Score 9
FICO® Bankcard Score 8	FICO® Bankcard Score 8	FICO® Bankcard Score 8
FICO® Bankcard Score 2	FICO® Bankcard Score 5	FICO® Bankcard Score 4
FICO® Score 9	FICO® Score 9	FICO® Score 9
FICO® Score 3		
Versions used in mortgage lending		
FICO® Score 2	FICO® Score 5	FICO® Score 4
Newly released versions		
FICO® Score 10	FICO® Score 10	FICO® Score 10
FICO® Score 10 T	FICO® Score 10 T	FICO® Score 10 T
FICO® Auto Score 10	FICO® Auto Score 10	FICO® Auto Score 10
FICO® Bankcard Score 10	FICO® Bankcard Score 10	FICO® Bankcard Score 10