

1. Have you ever obtained or received your credit score before? If yes, how? Please select all of the following methods that you have used to get your credit score before.

	Total	Segment			Capital One Customer		Likelihood to sign up for our online credit			Awareness of credit		Ever obtained credit score			Online credit tracking tools ever used						Online credit tracking tools Currently used						
		Upmarket	Mainstreet	Unknown	Yes	No	Very likely	Very/Somewhat likely	Not very/not at all likely	Aware of at least one	Not aware of any brand	Yes, any	Yes, from an online credit tracking tool or website	No	Credit Karma	Equifax	Borrowell	Mogo	Transunion	Other	Any	Credit Karma	Equifax	Borrowell	Mogo	Transunion	Other
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	
Base: All Respondents (unwtd)	2001	1120	725	156	308	1693	617	1345	656	1381	620	944	186	1054	38	143	25	31	67	4	98	14	62	13	12	23	3
Base: All Respondents (wtd)	2001	1038	778	184	298	1703	567	1316	685	1339	662	855	171	1144	35	134	19	28	60	2	88	12	55	9	10	23	2
Yes, from my banker / mortgage consultant/ other financial services professional	370	215	144	11	61	310	143	294	76	307	63	370	36	-	13	30	7	9	17	-	21	3	12	2	4	8	-
	18%	21%	19%	6%	20%	18%	25%	22%	11%	23%	9%	43%	21%	-	37%	22%	37%	34%	29%	-	24%	28%	21%	20%	39%	36%	-
	C	C					H	H		J		LM	M		**	**	**	*	**		**	*	**	**	**	**	**
Yes, directly from my credit report	264	141	114	8	42	222	127	231	32	244	19	264	48	-	14	41	9	13	23	-	26	2	14	5	3	10	-
	13%	14%	15%	4%	14%	13%	22%	18%	5%	18%	3%	31%	28%	-	39%	31%	50%	49%	39%	-	30%	20%	25%	58%	28%	41%	-
	C	C					GH	H		J		M	M		**	**	**	*	**		**	*	**	**	**	**	**
Yes, from an online credit tracking tool or website	171	85	79	7	34	137	107	157	14	163	8	171	171	-	35	134	19	28	60	2	88	12	55	9	10	23	2
	9%	8%	10%	4%	11%	8%	19%	12%	2%	12%	1%	20%	100%	-	100%	100%	100%	100%	100%	-	100%	100%	100%	100%	100%	100%	100%
	C	C					GH	H		J		M	KM		**	**	**	*	**		*	**	*	**	**	**	**
Yes, from a car dealership/ car loan agent	146	63	81	3	33	114	73	129	18	119	27	146	30	-	10	24	5	9	10	-	16	6	11	*	4	6	-
	7%	6%	10%	1%	11%	7%	13%	10%	3%	9%	4%	17%	18%	-	28%	18%	29%	32%	17%	-	18%	49%	19%	5%	42%	25%	-
	C	AC	E				GH	H		J		M	M		**	**	**	*	**		**	*	**	**	**	**	**
Yes, from my banking or credit card statement	127	61	66	1	26	102	59	107	20	92	35	127	32	-	11	23	6	12	17	1	23	3	11	1	5	12	1
	6%	6%	8%	*	9%	6%	10%	8%	3%	7%	5%	15%	19%	-	32%	17%	34%	44%	28%	43%	26%	28%	20%	16%	53%	52%	52%
	C	C					GH	H		J		M	M		**	**	**	**	O*	**	*	**	*	**	**	**	**
Yes, from a bankruptcy agent/ trustee	56	24	29	2	12	44	41	54	2	54	2	56	17	-	8	12	6	8	10	-	14	5	7	2	4	7	-
	3%	2%	4%	1%	4%	3%	7%	4%	*	4%	*	7%	10%	-	22%	9%	31%	29%	17%	-	16%	45%	12%	21%	41%	29%	-
	GH	H					J	J		M		M	M		**	**	**	O*	**	**	*	**	*	**	**	**	**
Yes, from an apartment rental company / leasing agent	55	25	30	-	10	46	35	52	3	46	9	55	14	-	6	14	3	5	8	-	12	3	9	*	2	6	-
	3%	2%	4%	-	3%	3%	6%	4%	*	3%	1%	6%	8%	-	18%	10%	18%	19%	13%	-	13%	28%	16%	5%	19%	25%	-
	C						GH	H		J		M	M		**	**	**	*	**		**	*	**	*	**	**	**
From Equifax	14	13	2	-	2	12	6	13	1	14	-	14	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1%	1%	*	-	1%	1%	1%	1%	*	1%	-	2%	1%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	B						J	J		M		M	M		**	**	**	*	**		*	**	*	**	**	**	**
No, I have never obtained or received my credit score before	1144	566	420	159	139	1005	197	604	540	615	529	-	-	1144	-	-	-	-	-	-	-	-	-	-	-	-	-
	57%	55%	54%	86%	47%	59%	35%	46%	79%	86%	46%	-	-	100%	-	-	-	-	-	-	-	-	-	-	-	-	-
			AB	D			F	FG		I				KL	**	**	**	*	**	*	**	*	**	*	**	**	**
Other	6	4	2	-	3	4	3	5	1	6	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	*	*	-	1%	*	*	*	*	*	-	1%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
															**	**	**	*	**	*	**	*	**	*	**	**	**
Don't know	2	1	1	-	-	2	*	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	*	*	-	-	*	*	*	-	*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
															**	**	**	*	**	*	**	*	**	*	**	**	**
Sigma	2357	1199	968	190	360	1996	790	1648	709	1664	693	1211	349	1144	97	279	56	85	146	4	201	35	118	20	33	72	3
	118%	115%	124%	103%	121%	117%	139%	125%	103%	124%	105%	142%	204%	100%	274%	208%	300%	307%	242%	143%	227%	297%	214%	225%	322%	308%	152%

Statistics:
 Overlap formula used
 - Column Proportions:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J, K/L/M, N/O/P/Q/R/S, T/U/V/W/X/Y/Z
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J, K/L/M, N/O/P/Q/R/S, T/U/V/W/X/Y/Z
 Minimum Base: 30 (**), Small Base: 100 (*)
[Table of Contents](#)

2. Why have you never used an online credit tracking tool before?

	Total	Segment			Capital One Customer		Likelihood to sign up for our online credit			Awareness of credit		Ever obtained credit score			Online credit tracking tools ever used						Online credit tracking tools Currently used						
		Upmarket	Mainstreet	Unknown	Yes	No	Very likely	Very/Somewhat likely	Not very/not at all likely	Aware of at least one	Not aware of any brand	Yes, any	Yes, from an online credit tracking tool or website	No	Credit Karma	Equifax	Borrowell	Mogo	Transunion	Other	Any	Credit Karma	Equifax	Borrowell	Mogo	Transunion	Other
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
Base: All Answering (unwtd)	1054	557	373	124	129	925	188	548	506	590	464	-	-	1054	-	-	-	-	-	-	-	-	-	-	-	-	-
Base: All Answering (wtd)	1144	566	420	159	139	1005	197	604	540	615	529	-	-	1144	-	-	-	-	-	-	-	-	-	-	-	-	-
I don't need/want to know what my credit score is	463	283	118	62	59	404	41	161	302	242	221	-	-	463	-	-	-	-	-	-	-	-	-	-	-	-	-
	40%	50%	28%	39%	42%	40%	21%	27%	56%	39%	42%	-	-	40%	-	-	-	-	-	-	-	-	-	-	-	-	-
		B		*	*			FG																			
I don't want to pay for it	331	134	154	43	59	272	80	212	120	237	95	-	-	331	-	-	-	-	-	-	-	-	-	-	-	-	-
	29%	24%	37%	27%	43%	27%	41%	35%	22%	38%	18%	-	-	29%	-	-	-	-	-	-	-	-	-	-	-	-	-
		A		*	E*		H	H		J																	
I've never heard of an online credit tracking tool/ I don't know what they do	232	121	77	34	22	210	41	124	109	71	161	-	-	232	-	-	-	-	-	-	-	-	-	-	-	-	-
	20%	21%	18%	22%	16%	21%	21%	20%	20%	12%	30%	-	-	20%	-	-	-	-	-	-	-	-	-	-	-	-	-
				*	*					I																	
I'm concerned about the security of checking my score online	155	63	72	19	28	127	19	90	65	101	54	-	-	155	-	-	-	-	-	-	-	-	-	-	-	-	-
	14%	11%	17%	12%	20%	13%	9%	15%	12%	16%	10%	-	-	14%	-	-	-	-	-	-	-	-	-	-	-	-	-
		A		*	*			F		J																	
I plan to, I just haven't gotten around to it yet	137	57	62	18	17	120	56	120	17	102	35	-	-	137	-	-	-	-	-	-	-	-	-	-	-	-	-
	12%	10%	15%	11%	12%	12%	29%	20%	3%	17%	7%	-	-	12%	-	-	-	-	-	-	-	-	-	-	-	-	-
				*	*		GH	H		J																	
I don't want to check my score too often and hurt my credit score	105	27	69	9	16	90	22	68	37	71	34	-	-	105	-	-	-	-	-	-	-	-	-	-	-	-	-
	9%	5%	16%	6%	11%	9%	11%	11%	7%	12%	6%	-	-	9%	-	-	-	-	-	-	-	-	-	-	-	-	-
		AC		*	*			H		J																	
I prefer to use other methods of finding out my credit score	52	23	24	6	6	46	8	26	26	29	23	-	-	52	-	-	-	-	-	-	-	-	-	-	-	-	-
	5%	4%	6%	4%	5%	5%	4%	4%	5%	5%	4%	-	-	5%	-	-	-	-	-	-	-	-	-	-	-	-	-
				*	*																						
Other	14	9	2	4	2	12	1	5	9	7	7	-	-	14	-	-	-	-	-	-	-	-	-	-	-	-	-
	1%	2%	*	2%	1%	1%	*	1%	2%	1%	1%	-	-	1%	-	-	-	-	-	-	-	-	-	-	-	-	-
				*	*																						
Nothing	1	*	-	*	*	*	-	-	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	*	-	*	*	*	-	-	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	-	-	-	-
				*	*																						
Don't know	4	3	-	2	-	4	-	3	2	-	4	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-
	*	*	-	1%	-	*	-	*	*	-	1%	-	-	*	-	-	-	-	-	-	-	-	-	-	-	-	-
				*	*																						
Sigma	1495	720	579	196	210	1285	269	808	687	861	634	-	-	1495	-	-	-	-	-	-	-	-	-	-	-	-	-
	131%	127%	138%	124%	151%	128%	136%	134%	127%	140%	120%	-	-	131%	-	-	-	-	-	-	-	-	-	-	-	-	-

Statistics:
 Overlap formula used
 - Column Proportions:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J, K/L/M, N/O/P/Q/R/S, T/U/V/W/X/Y/Z
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J, K/L/M, N/O/P/Q/R/S, T/U/V/W/X/Y/Z
 Minimum Base: 30 (**), Small Base: 100 (*)
[Table of Contents](#)

3. Do you currently own a major credit card? By major credit cards, we mean general purpose cards such as American Express, VISA or MasterCard. Please do not include debit, check, gas, or department store cards.

	Total	Segment			Capital One Customer		Likelihood to sign up for our online credit			Awareness of credit		Ever obtained credit score		Online credit tracking tools ever used						Online credit tracking tools Currently used							
		Upmarket	Mainstreet	Unknown	Yes	No	Very likely	Very/Somewhat likely	Not very/not at all likely	Aware of at least one	Not aware of any brand	Yes, any	Yes, from an online credit tracking tool or website	No	Credit Karma	Equifax	Borrowell	Mogo	Transunion	Other	Any	Credit Karma	Equifax	Borrowell	Mogo	Transunion	Other
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
Base: All Respondents (unwtd)	2001	1120	725	156	308	1693	617	1345	656	1381	620	944	186	1054	38	143	25	31	67	4	98	14	62	13	12	23	3
Base: All Respondents (wtd)	2001	1038	778	184	298	1703	567	1316	685	1339	662	855	171	1144	35	134	19	28	60	2	88	12	55	9	10	23	2
Yes	1610	961	575	74	298	1312	489	1071	539	1103	506	751	150	857	30	117	17	26	53	2	84	12	53	9	9	22	2
	80%	93%	74%	40%	100%	77%	86%	81%	79%	82%	76%	88%	88%	75%	86%	87%	94%	93%	89%	100%	95%	100%	95%	100%	90%	94%	100%
		BC	C		E		GH			J		M	M		**		**		*	**	*	**	*	**	**	**	**
No	391	78	203	110	-	391	78	245	146	235	156	104	21	288	5	17	1	2	7	-	5	-	3	-	1	1	-
	20%	7%	26%	60%	-	23%	14%	19%	21%	18%	24%	12%	12%	25%	14%	13%	6%	7%	11%	-	5%	-	5%	-	10%	6%	-
		A	AB		D		F		F	I				KL	**		**	**	*	**	*	**	*	**	**	**	**
Sigma	2001	1038	778	184	298	1703	567	1316	685	1339	662	855	171	1144	35	134	19	28	60	2	88	12	55	9	10	23	2
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
 Overlap formula used
 - Column Proportions:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J, K/L/M, N/O/P/Q/R/S, T/U/V/W/X/Y/Z
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J, K/L/M, N/O/P/Q/R/S, T/U/V/W/X/Y/Z
 Minimum Base: 30 (**), Small Base: 100 (*)
[Table of Contents](#)

4. What is your credit score (also known as your FICO score)?

	Total	Segment			Capital One Customer		Likelihood to sign up for our online credit			Awareness of credit		Ever obtained credit score			Online credit tracking tools ever used						Online credit tracking tools Currently used						
		Upmarket	Mainstreet	Unknown	Yes	No	Very likely	Very/Somewhat likely	Not very/not at all likely	Aware of at least one	Not aware of any brand	Yes, any	Yes, from an online credit tracking tool or website	No	Credit Karma	Equifax	Borrowell	Mogo	Transunion	Other	Any	Credit Karma	Equifax	Borrowell	Mogo	Transunion	Other
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
Base: All Respondents (unwtd)	2001	1120	725	156	308	1693	617	1345	656	1381	620	944	186	1054	38	143	25	31	67	4	98	14	62	13	12	23	3
Base: All Respondents (wtd)	2001	1038	778	184	298	1703	567	1316	685	1339	662	855	171	1144	35	134	19	28	60	2	88	12	55	9	10	23	2
400 to 619	61	-	61	-	7	54	40	55	6	53	9	52	21	10	8	13	6	8	8	-	17	5	4	2	6	6	-
	3%	-	8%	-	2%	3%	7%	4%	1%	4%	1%	6%	12%	1%	24%	9%	32%	30%	14%	-	19%	39%	8%	21%	59%	26%	-
			AC				GH	H		J		M	KM		**		**	**	*	**	V*	**	*	**	**	**	**
620 to 659	58	-	58	-	18	40	32	54	4	53	6	52	13	6	2	11	2	3	2	-	7	-	6	1	-	2	-
	3%	-	7%	-	6%	2%	6%	4%	1%	4%	1%	6%	7%	1%	4%	8%	8%	11%	3%	-	8%	-	11%	6%	-	7%	-
			AC		E		GH	H		J		M	M		**		**	**	*	**	*	**	*	**	**	**	**
660 to 719	98	98	-	-	15	83	57	84	14	92	6	91	28	7	8	22	2	5	15	-	17	4	10	*	1	9	-
	5%	9%	-	-	5%	5%	10%	6%	2%	7%	1%	11%	16%	1%	24%	16%	11%	20%	26%	-	19%	33%	19%	5%	9%	37%	-
		BC					GH	H		J		M	KM		**		**	**	O*	**	*	**	*	**	**	**	**
720+	201	201	-	-	38	162	83	166	34	164	36	172	35	29	6	27	6	4	16	2	22	1	14	5	1	3	2
	10%	19%	-	-	13%	10%	15%	13%	5%	12%	5%	20%	20%	2%	17%	20%	34%	15%	26%	83%	25%	10%	25%	54%	9%	15%	77%
		BC					H	H		J		M	M		**		**	**	*	**	*	**	*	**	**	**	**
Don't know	1387	666	592	129	198	1189	326	853	535	878	509	404	60	981	8	50	2	5	16	-	20	1	17	1	2	3	-
	69%	64%	76%	70%	67%	70%	57%	65%	78%	66%	77%	47%	35%	86%	23%	37%	12%	17%	27%	-	23%	6%	30%	13%	23%	13%	-
		A					F	FG		I		L		KL	**		**	**	*	**	*	**	*	**	**	**	**
Prefer not to answer	195	73	66	56	21	175	30	104	91	99	96	84	15	111	2	12	1	2	2	*	6	1	4	-	-	1	*
	10%	7%	9%	30%	7%	10%	5%	8%	13%	7%	15%	10%	9%	10%	7%	9%	3%	8%	4%	17%	7%	12%	7%	-	-	2%	23%
			AB				F	FG		I		L		KL	**		**	**	*	**	*	**	*	**	**	**	**
Sigma	2001	1038	778	184	298	1703	567	1316	685	1339	662	855	171	1144	35	134	19	28	60	2	88	12	55	9	10	23	2
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
 Overlap formula used
 - Column Proportions:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J, K/L/M, N/O/P/Q/R/S, T/U/V/W/X/Y/Z
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B/C, D/E, F/G/H, I/J, K/L/M, N/O/P/Q/R/S, T/U/V/W/X/Y/Z
 Minimum Base: 30 (**), Small Base: 100 (*)
[Table of Contents](#)