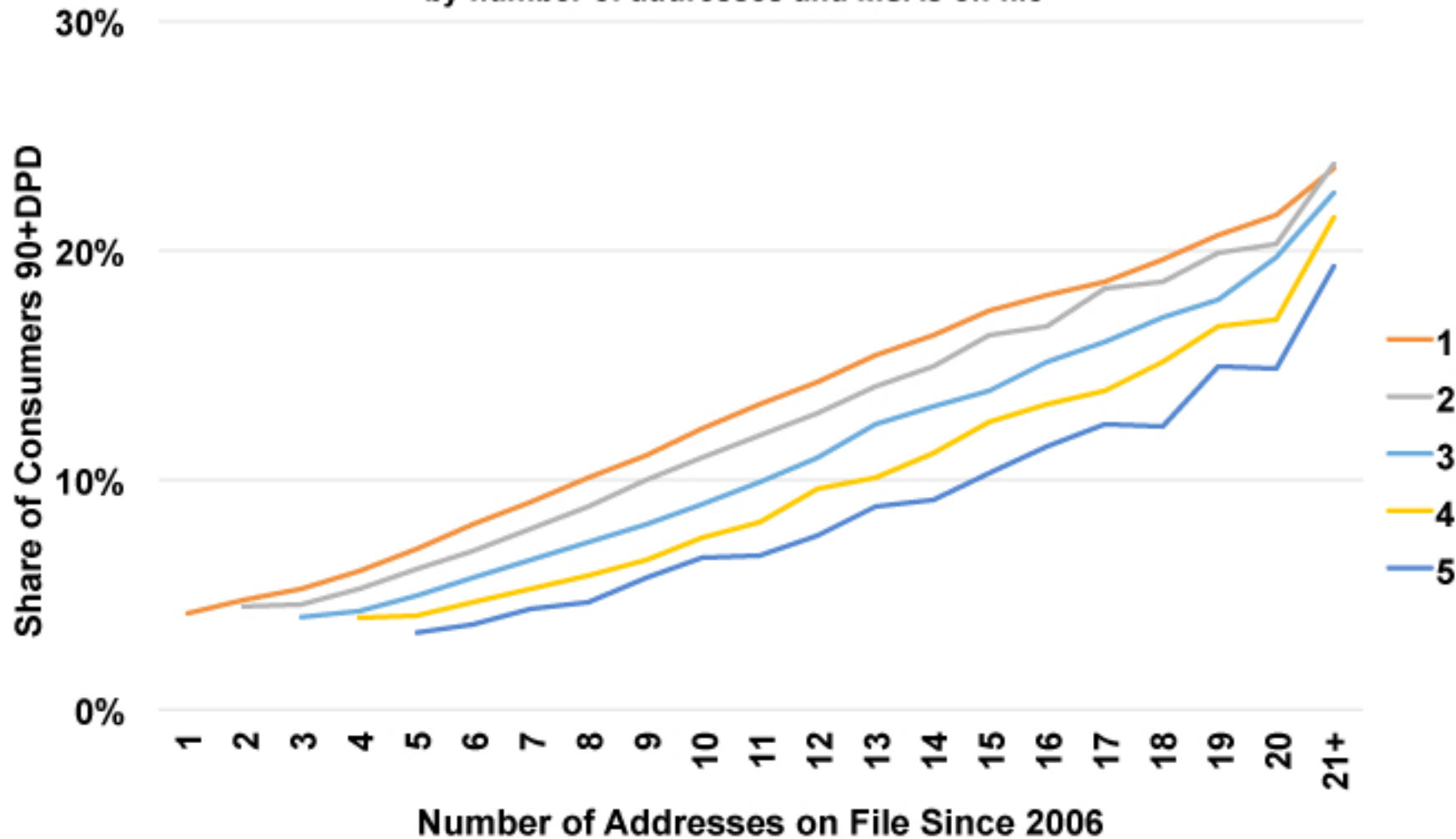


Exhibit 4
Rate of consumers 90+DPD in first 24 months after originating a bankcard
by number of addresses and MSAs on file



Source: TransUnion consumer credit database