

FIS Marketing UPDATE

ENH 013

March 24, 2010

This Communication Affects

System(s): TBS, BASE2000

Group(s): League List of Affected

*****ATTENTION: RESPONSE REQUIRED BY APRIL 5, 2010*****

Readi-Review Plus Scoring Model Upgrade

Your institution has been identified as an automated, recurring participant in Readi-Review Plus scoring reviews.

In order to provide the most current and effective tools, FIS is proud to announce a credit scoring model upgrade to the FICO BEACON® risk score from Equifax®. We have made this decision based on your feedback and after reviewing industry standards.

Attached to this document is an amendment from Equifax that speaks to the FICO BEACON score language and the main agreement your institution signed originally for Readi-Review Plus. This amendment is required by Equifax for your institution to continue running the Readi-Review Plus product.

Also attached is a new pricing schedule. FIS is aware of the financial challenges that have impacted the industry, and therefore we have negotiated a modest increase in order to bring you the most current credit bureau scoring.

We have provided a pre-filled fax cover sheet for your convenience in returning the amendment to us. The signed amendment will be used as your acceptance of the new pricing. Please take a few minutes to sign this amendment and fax it to 727-570-4861, or e-mail a scanned version to your Client Services representative.

The attached amendment must be signed and returned to FIS no later than April 5, 2010 for your institution to maintain uninterrupted service in Readi-Review Plus scoring.

Questions?

Please contact your League Client Services representative with any questions you may have.





Exhibit "A"
Readi-Review Plus Fees

READI-REVIEW PLUS (using Equifax) AGREEMENT

A.1 FEES FOR FULL PORTFOLIO REVIEW; MONTHLY RE-ISSUE REVIEW.

<u>NUMBER OF ACCOUNTS*</u>	<u>PER ACCOUNT REVIEWED**</u>
0 - 3,000	\$ 0.39
3,001 - 10,000	\$ 0.36
10,001 - 30,000	\$ 0.30
30,001 – Above	\$ 0.25

*Note: Under both the Full Portfolio Review as well as the Monthly Re-issue Review, the applicable pricing tier is based upon the total number of accounts that are reviewed (example- 3100 accounts on file but only 2900 score, the charge will be 2900 x \$0.36

**A minimum fee of \$50.00 applies per Monthly Re-issue Review. A minimum fee of \$200.00 applies per Full Portfolio Review, if that review is performed pursuant to FIS's normal scheduled monthly review.

A.2 **FILE CHANGE FEES.** Risk and Grade Scores will automatically be updated to the BASE2000 or TBS system. Applicable file change fees apply.

A.3 **FILE CREATION.** The institution may order through a SAFE request, a 421R Standard Marketing File (CD) of cardholders accounts, for a fee of \$150.00. The CD will contain not only the scores (alpha and numeric) but it will also have a total profile for each account on the system. For help, please contact your client services representative.