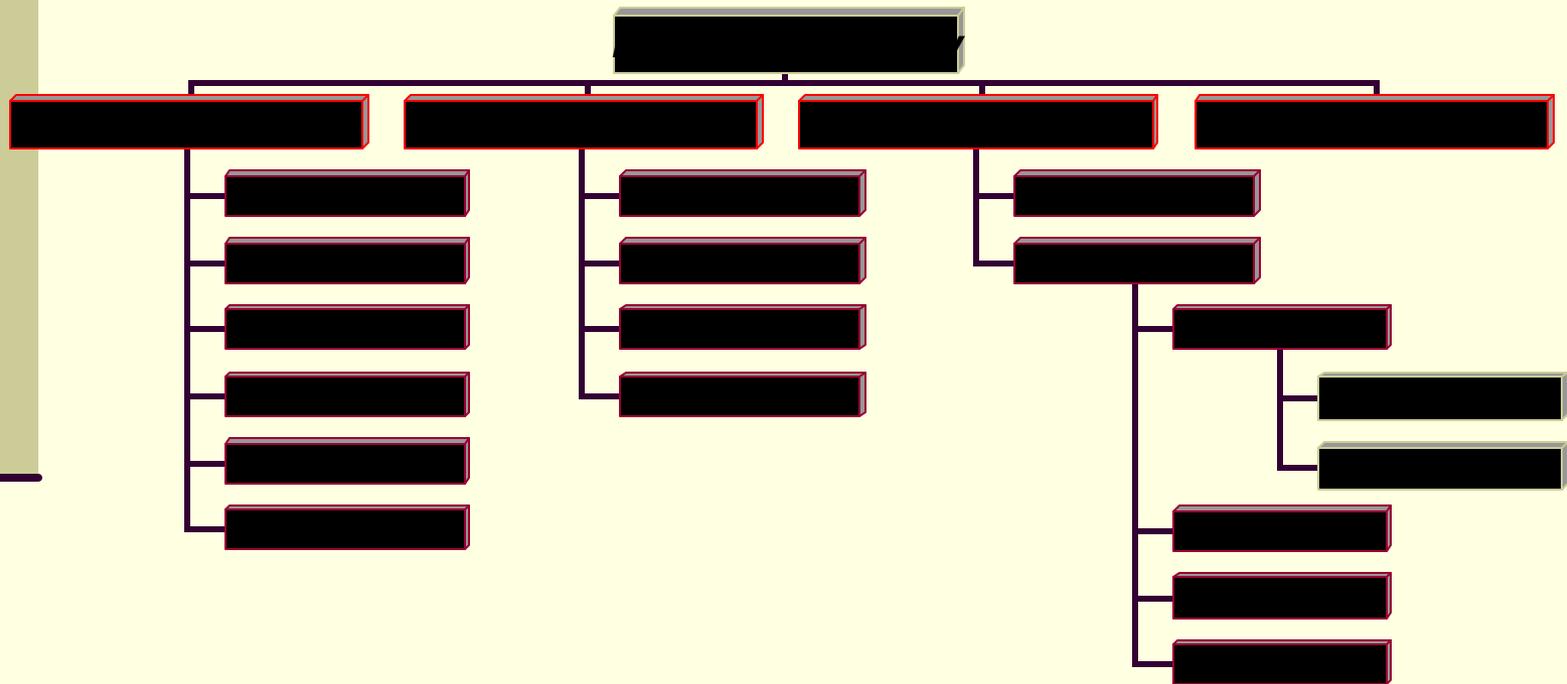
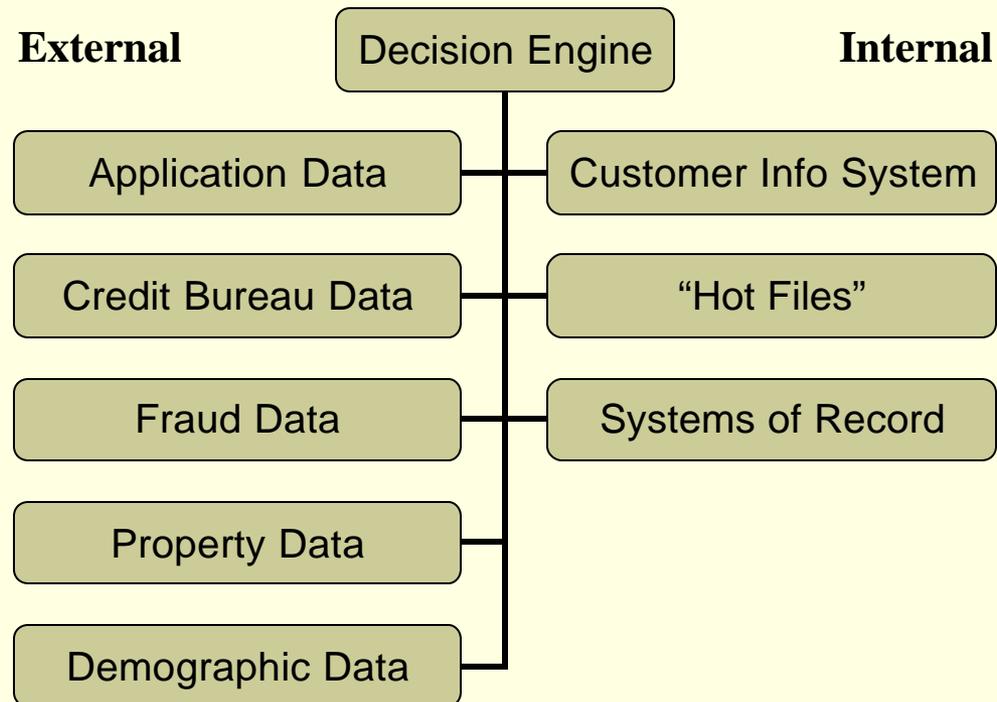

Credit Information Flows in an Integrated Financial Services Company

Pete McCorkell
Senior Counsel
Wells Fargo & Company

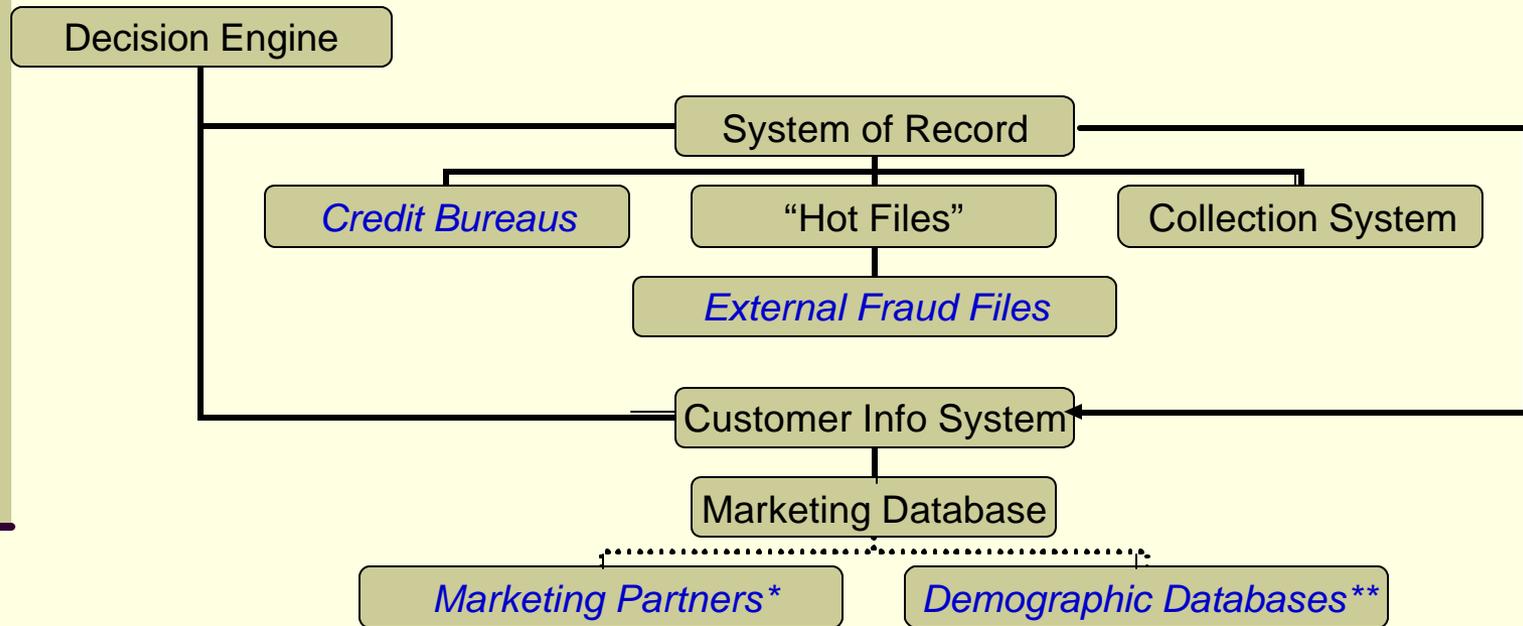
Integrated Financial Services Company



Credit Process: Inputs



Credit Process: Outputs



*Limited Batch Files

(External)

** Aggregate Information Only

Costs of Credit

- **Acquisition (Marketing)***
- **Cost of Capital***
- **Credit & Fraud Losses***
- **Operating Costs**

**Information-sensitive*