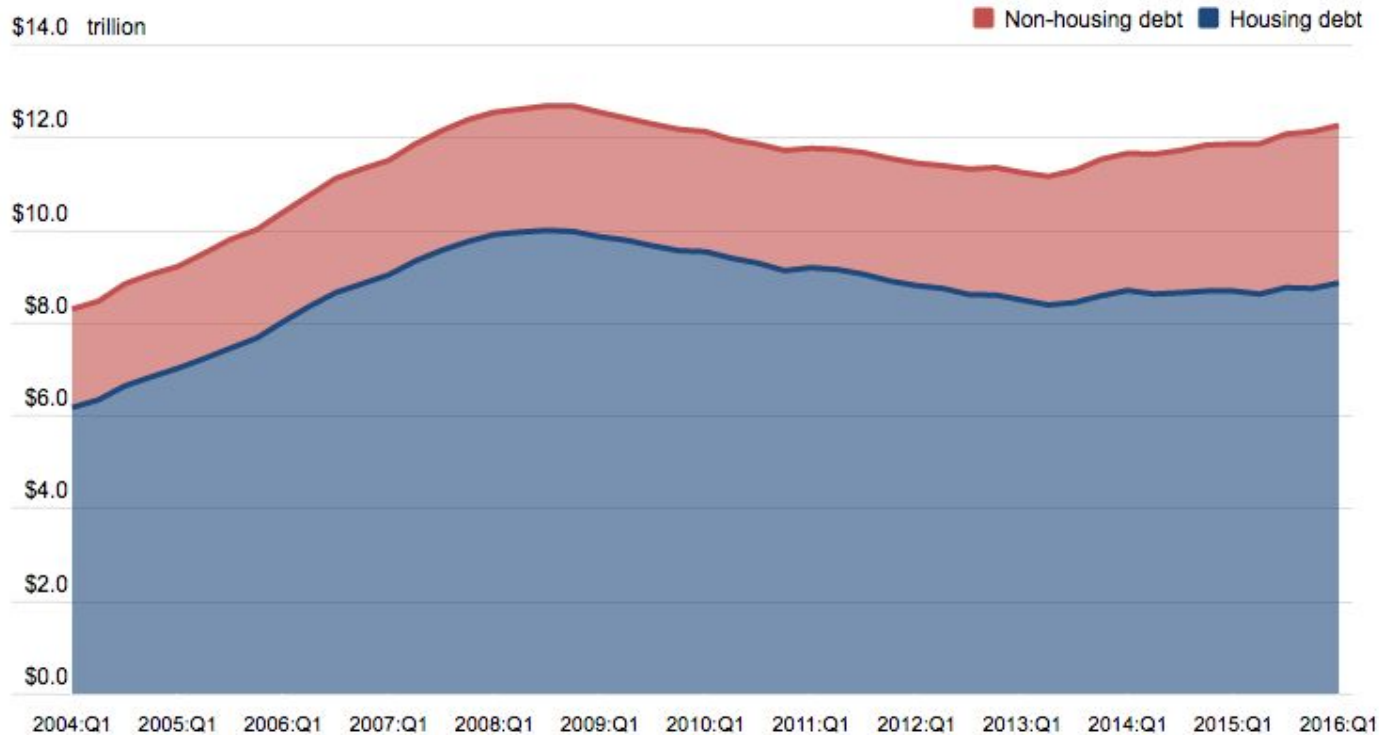


Market Opportunity



Source: FRBNY Consumer Credit Panel/Equifax

