

Lender: Utah Community Credit Union (“UCCU”)
Market: Provo-Orem
Segment: 1-4 Family Conventional Purchase
Category: All Applicant Incomes

Lender Scores	Summary Profile	Average Scores
3.27 Aggregate 1.70 Action 1.57 Fair Lending	<ul style="list-style-type: none"> UCCC ranks 36th among the 52 ranked 2014 LenderScores.com lenders in this analytical group. This analytical group is comprised of 190 lenders reporting 7,341 applications in 2014. UCCC received 357 (4.80%) of these applications earning 6th place based on volume. 	10.95 Aggregate 9.33 Action 1.62 Fair Lending

Score	Score Commentary
D	<ul style="list-style-type: none"> UCCC’s 2014 D Score is 0.59 compared to an average D Score of 4.77. UCCC’s Incomplete Rate and Withdrawn Rate, 0.56% and 14.01%, respectively, are lower and higher than the comparative averages for Ranked Lenders (4.03% and 10.03%, respectively) and all lenders (3.97% and 12.17%, respectively). The average D Score reflects the fact that 85 of the 190 lenders earned a top D Score of 10.00 due to negligible, if any, incomplete and/or withdrawn applications. UCCC is one of two Ranked Lenders that earned a 2014 Silver D Score ranking.
A	<ul style="list-style-type: none"> UCCC’s 2014 A Score is 1.81 compared to an average A Score of 4.56. UCCC’s A Score is due to a 79.83% Approved Rate (with a 5.60% Denied Rate) compared to an average approved rate of 74.55% (with a 9.30% Denied Rate) for all lenders. Only one of the 190 lenders earned a top A Score of 10.00. UCCC is one of 28 Ranked Lenders that earned a 2014 Gold A Score ranking.
E	<ul style="list-style-type: none"> UCCC’s 2014 E Score is 1.02 compared to an average E Score of 0.88 indicating average engagement with minority applicants. Only 3 lenders earned a top E Score of 10.00. UCCC is one of 5 Ranked Lenders that earned a 2014 Silver E Score ranking.
C	<ul style="list-style-type: none"> UCCC’s 2014 C Score is 0.50 compared to an average C Score of 0.74 indicating that UCCC’s denied rate for minority applicants is approximately twice as high as UCCC’s denied rate for non-minority applicants. UCCC is one of 26 Ranked Lenders that earned a Bronze C Score ranking.
B 34.7	<ul style="list-style-type: none"> UCCC’s B Score for approved loans is significantly lower than the comparable average results for Ranked Lenders (43.7) and all lenders (50.2) likely indicating a significant level of first-time homebuyers.