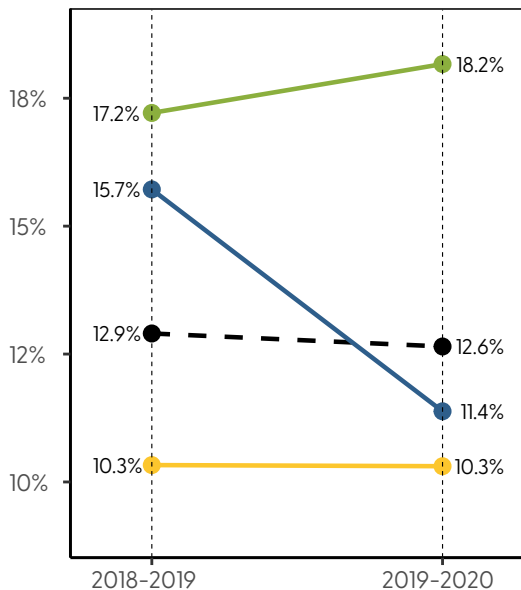
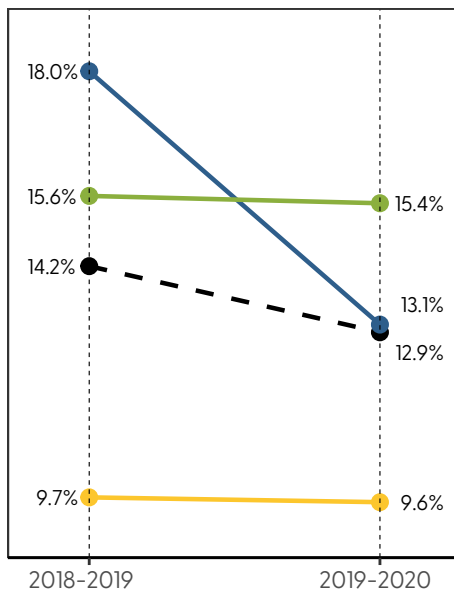


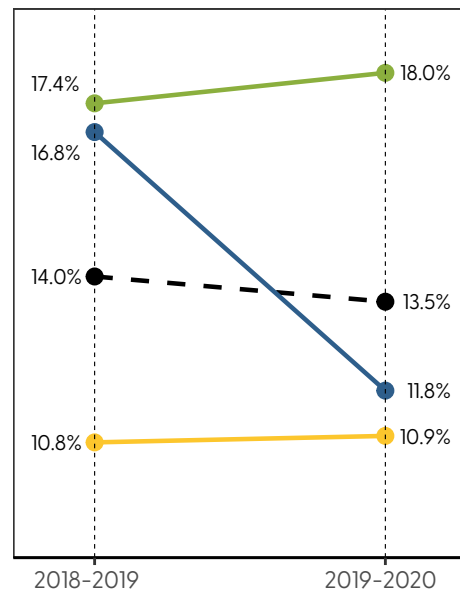
Majority White



Mixed-Black



Multiethnic



● Overall ● Extremely Low SES ● Low-Moderate SES ● Middle-High SES

Source: Federal Reserve Bank of New York Consumer Credit Panel/Equifax Data.