



To whom it may concern,

I don't write reference letters as a matter of personal policy, however my experience with Trust Science® moves me to do so now. They've been fantastic to deal with, and a true partner - working with us to strategically turbo-charge our business.

The conventional credit bureaus and their decades-old approaches (conventional data & scorecards) are being turned upside down by Trust Science and its Alternative Data plus AI/ML technology. Having said that, they are also really able and willing to work **\*\*with\*\*** your pre-existing bureau, if that's what you want. Here's how:

- Superior and dynamic risk modeling. Very few people know how to harness A.I. and Machine Learning in a Compliant manner, but these guys have figured it out—and they put it into a turnkey service! Their Alternative Data and their scores are delivered as a SaaS, and it is proving to be highly predictive, even in the subprime sector.
- Sift the gold out of conventional subprime. Trust Science's "Credit Bureau 2.0™" now has us originating a higher volume of profitable loans to people we would usually deem to be too "risky", without actually adding additional risk to our portfolio.
- GoDay is an online lender, so manual steps in our loan decisioning process were costing us a lot of clients (and money!) Trust Science eliminates that issue. It also fits right in with the whole consumer-facing, borrower-friendly shift in the market. Ask them about their optional mobile phone component, which sits on a borrower's cell phone.
- It is extremely important for lenders in a competitive setting to have immediate decisioning. Trust Science delivers its answers in an amazingly short time which is allowing us to win more business.
- Finally, their domain knowledge is very, very deep. They even gave me very insightful advice, for no extra cost or fees, about the movement of our business and opportunities to offer new products!

I can't say enough about this company's innovation, professionalism, and speed of execution. They are disrupting the credit scoring and loan decisioning industry and it's about time.

I wish them all continued, well-deserved success.

Sincerely,

A handwritten signature in blue ink, appearing to read "Jordan Hyde", is written over a light blue horizontal line.

Jordan Hyde  
Founder and CEO

GoDay Inc.