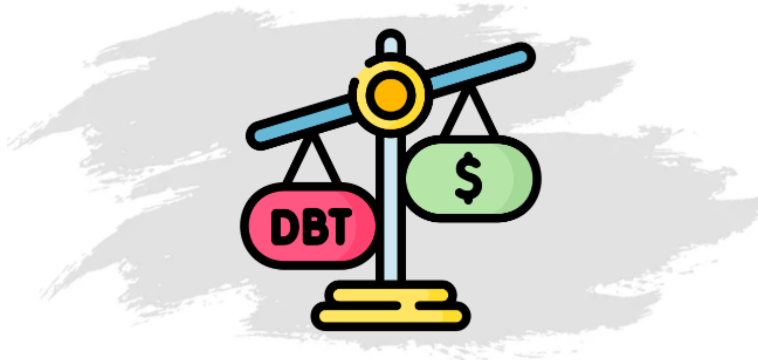

About DTI Ratio

Your debt-to-income ratio (DTI) is all of your monthly debt payments divided by your gross monthly income expressed as a percent. It indicates to lenders your ability to handle the monthly payments for the money you want to borrow.

While debt-to-income ratio standards used by vendors vary, a typical interpretation of your DTI by a lender could be:

- 35% or less: Your debt is at a manageable level.
- 36% to 49%: You're managing your debt, but lowering your DTI is encouraged.
- 50% or more: Your money for spending and saving is probably limited.

When applying for a credit account for which your debt-to-income ratio is considered, ask the lender for the specific levels being applied.

Maintaining your DTI ratio is optional. The page is there for your convenience should you choose to use it.