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Venture Matching LLC
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To whom it may concern:

I write regarding Venture Matching LLC's ("Venture Matching") unauthorized use of FICO's trademarks in violation of federal and state laws, including the Lanham Act.

You obviously are aware of FICO, FICO's marks, and FICO's rights in those marks, and in particular, the marks comprising and incorporating "FICO." FICO is a global analytics software leader. We were founded in 1956 on the premise that data, used intelligently, can improve business decisions. Today, FICO's software and the widely used FICO® Score operationalize analytics, enabling thousands of businesses in more than 80 countries to uncover new opportunities, make timely decisions that matter, and execute them at scale. Most leading banks and credit card issuers rely on our solutions, as do insurers, retailers, telecommunications providers, automotive lenders, consumer reporting agencies, public agencies, and organizations in other industries. We also serve consumers through online services that enable people to access and understand their FICO Scores — the standard measure of consumer credit risk in the U.S. — empowering them to increase financial literacy and manage their financial health. FICO Scores are the most used credit bureau scores in the world and are available through the major consumer reporting agencies in the U.S. as well as in other countries worldwide.

FICO has continuously, extensively and exclusively used the name and mark FICO since at least as early as 1995. FICO also owns numerous other marks that incorporate "FICO," such as MYFICO and ULTRAFICO, and uses the FICO mark in domain names to identify itself on the Internet including, but not limited to, "fico.com" and "myfico.com." In addition to FICO's extensive common law rights in the FICO Mark, FICO owns U.S. federal trademark registrations for the following marks: FICO (U.S. Registration Nos. 2,273,432, 2,573,131, 2,989,390, 4,032,019 and 7,248,104), MYFICO (U.S. Registration No. 2,714,565), and ULTRAFICO (U.S. Registration No. 6,901,439). FICO also owns hundreds of trademark registrations for its FICO Marks in over 30 countries around the world.

FICO has invested considerable effort and money in using, advertising, promoting and developing public awareness in its FICO Marks, in promoting its goods and services offered in connection with the FICO Marks, and in carefully controlling the public's perception of the nature and quality of the products and services associated with its FICO Marks. As a result of FICO's efforts, the FICO Marks have become strong, well known, and famous, and are extremely valuable and important assets of the company, and FICO enjoys substantial goodwill in the FICO Marks.

It has come to FICO's attention that you are using FICO's trademarks on your website at www.phonenumbercreditscore.com and in the recent press release, *Phone Number Credit Score Launches Same Day Access to TransUnion Reports and FICO Scores Using Only a Phone Number*. This is impermissible for at least the following reasons:

1. The FICO Marks are strong and famous, and widely recognized by the public as the source of FICO's many goods and services, including and particularly with respect to many services offered to financial institutions (including banks and credit unions) and end consumers of those financial institutions.
2. Venture Matching's use of the FICO Marks is unlicensed and unauthorized.
3. Venture Matching's use of the FICO Marks directly and unmistakably references and trades upon FICO's famous credit scoring brand, falsely suggesting an affiliation, association, or endorsement by or connection with FICO that does not exist.
4. Venture Matching's unauthorized use of the FICO Marks is likely to cause confusion and mistake among the relevant consumers as to an affiliation, connection, or association between Venture Matching and FICO, the FICO Marks, and FICO's goods and services, in violation of relevant trademark laws.
5. Venture Matching's unauthorized use of the FICO Marks is likely to dilute the distinctiveness of the famous FICO mark and trades on FICO's reputation and goodwill.

Venture Matching's infringing conduct makes it liable for ***significant*** damages under federal law for trademark infringement and unfair competition. The Lanham Act provides that trademark owners can recover not only monetary damages, but an infringer's profits attributable to the infringement, as well as costs and attorneys' fees in exceptional cases. 15 U.S.C. § 1117. In cases of willful infringement, courts may award up to three times the amount of actual damages or profits. *Id.* Venture Matching's conduct is clearly willful given its prominent use of the FICO Marks. The Lanham Act also authorizes the courts to grant injunctive relief against infringers. 15 U.S.C. § 1116. Venture Matching may similarly be liable for unfair competition under state law.

Therefore, FICO demands that you **immediately**:

1. Permanently remove any use of the FICO Marks or any other name or term that is likely to cause confusion with the FICO Marks from Venture Matching's website, social media, and any other promotional or marketing materials, including from the recent press release, *Phone Number Credit Score Launches Same Day Access to TransUnion Reports and FICO Scores Using Only a Phone Number*;
2. Permanently cease all use of FICO or use of any term in any way (as a mark, name of a product, business or corporate name, email address, designation, website link, domain name, social media username or any other indicia of origin or source) that is likely to cause confusion with or dilute the distinctive quality of the FICO Marks; and
3. Agree not to use in the future any term in any way (as a mark, name of a product, business or corporate name, email address, designation, website link, domain name, social media user name or any other indicia of origin or source) that is likely to cause confusion with or dilute the distinctive quality of any of FICO's Marks.

Please provide us with your written assurance that you agree and will comply with the terms contained inthis letter by no later than **November 11, 2026.**

Absent your agreement to and compliance with these terms, FICO will take whatever legal action is necessary to protect its valuable trademark rights and seek all legal remedies.

Thank you for your prompt attention to this important matter.

Sincerely,

Trademark Enforcement
Office of the General Counsel
FICO
trademarks@fico.com