Characteristics: Int +1, Per 0, Pre –1, Com –1, Str –1, Sta 0, Dex +3, Qik +2

Size: –1

Age: 20

Decrepitude: 0

Warping: 0 (0)

Virtues and Flaws: Light Touch, Perfect Balance, Social Contacts (amongst thieves); Small Frame, Tainted with Evil, Weakness: Money

Personality Traits: Vain +3, Avaricious +2, Principled –3

Reputations: none

Combat: Dagger: Init +5, Attack +8, Defense +5, Damage +2
Fist: Init +3, Attack +5, Damage +4, Damage –1
Soak: +1

Fatigue Levels: OK, –1, –3, –5, Unconscious

Wound Penalties: –1 (1–4), –3 (5–8), –5 (9–12), Incapacitated (13–16)

Abilities: Area Lore 2 (alleys), Athletics 4 (climbing walls), Awareness 3 (authority figures), Bargain 1 (ill-gotten gains), Brawl 2 (dagger), Guile 3 (professing innocence), Intrigue 2 (townsfolk), Legerdemain 4 (slitting purses), Local Language 5 (vulgar speech), Profession: Mummer 1 (disguises), Stealth 4 (urban areas)

Equipment: Half quilted armor, 3 daggers, rope.

Encumbrance: 1 (1)

Appearance: Credo is a small, wiry man, who is often mistaken for a teenager because of his small size. He takes a great deal of care in his image, despite being of low birth. He always keeps up with the latest fashions amongst the gentlefolk in clothing and hairstyle - most of the money he steals goes on his appearance. He has pinched features and beady eyes, and has both a broken nose and broken teeth, due to mistreatment by a merchant who caught him stealing.

Credo gets his unusual name from his mother, who heard it at Mass and thought it would be a nice name for her unborn child. It is perhaps the most inappropriate name (meaning "I believe"), because Credo is the most underhand, distrusting and sneaky employee of the covenant. The key word here is "employee" - he can be trusted as long as the covenant pay him, and currently, they are the richest people he knows. Credo is useful for those tasks that cannot be given to most grogs; either because they require stealth, intelligence, or loose morals. The magi have not found a single task that Credo was unwilling to attempt, for the right price. Credo does not work well with others, but he can be relied upon to act independently, without supervision, and return at the end of his job for his pay. Despite the religious origins of his name, Credo was never baptized, and so does not have even the basic defenses against temptation and vice, and God-fearing folk are uncomfortable in his presence.

Despite being especially fond of fine quality ostentatious jewelry, he never wears any of it in public; instead hiding it away in a secret place, putting it on when he thinks no-one is looking. He earns money as a mummer on holy days, but this is mainly a front while he and his cronies to fleece the onlookers.