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David Bach, Personal Finance Expert and International Bestselling Author, Teams With Equifax to Help Americans Conquer Debt

ATLANTA, Dec. 2, 2010 /PRNewswire/ -- Strengthening his commitment to helping consumers reduce their debt and finish rich, David Bach, renowned personal finance expert and international best-selling author, announced today that he is teaming up with Equifax (NYSE: EFX), one of the leading nationwide credit reporting agencies, to show consumers how to get out of debt faster.

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Equifax and Bach, who releases his twelfth book, *Debt Free for Life: The Finish Rich Plan for Financial Freedom* (Crown Business, 12/28/10) later this year, are challenging one million Americans to pay down \$1 billion of debt using the credit reporting agency's innovative online debt reduction tool, Debt Wise™ (www.debtwise.com).

54 million American households have accumulated more than \$800 billion in debt owed to credit card companies alone – approximately \$15,000 per family – according to the Federal Reserve**.

"The best investment consumers can make is paying off their debt," says Bach. "Debt Wise™ can help them do that with an automated version of the plan I've been teaching for over a decade."

Equifax's Debt Wise™, introduced in 2009, is the first-ever online debt reduction tool powered by a credit report. For less than 50 cents per day, Debt Wise™ combines the power of the Equifax Credit Report with the ingenuity of debt stacking to help consumers take control of their debt with features like:

- # Fast Pay Plan Wizard that makes setting up a plan simple, straightforward and flexible by automatically importing debts from the Equifax Credit Report and enabling subscribers to decide which debts to include in their payment plan.
- # Monitoring and Monthly Alerts that help subscribers know if they are on or off plan and when an account is paid off. Plus alerts within 24 hours of key changes to their Equifax credit file.
- # 4 Equifax Credit Scores every 12 months, so subscribers can check their credit score, as it may change over time.
- # Commitment Calculator tool to simulate how paying additional amounts toward debts could accelerate one's Debt Freedom Date.
- # Spend Smart Tools that provide ideas on ways to save and spend wisely.
- # Identity Theft Insurance of up to \$25,000 with no deductible.*

"The combined strength of Equifax's debt reduction solution and David Bach's practical, actionable personal finance advice empowers consumers to take control of their debt and their financial future," says Trey Loughran, President of Equifax's direct-to-consumer business unit, Equifax Personal Information Solutions. "We're excited to partner with David to help consumers pay down debt – ultimately improving their ability to build wealth and finish rich."

For more information about David Bach, visit www.finishrich.com. To learn more about Debt Wise™ and sign up for a free 30-day trial, visit www.debtwise.com.

About David Bach and FinishRich Media (www.finishrich.com)

The founder and Chairman of FinishRich Media, a company dedicated to revolutionizing the way people learn about money is an internationally recognized financial expert, bestselling author and the creator of the Finish Rich book and seminars series from which millions have benefited. Bach has written ten consecutive national best-selling books, including two number one New York Times business best-sellers, Start Late, Finish Rich and The Automatic Millionaire. In all, his FinishRich books have been published in more than 15 languages and there are more than 7 million copies of his books in print. A renowned motivational and financial speaker, Bach regularly speaks at the world's leading financial service firms, Fortune 500 companies, universities, and national conferences. Prior to founding FinishRich Media, he was a senior vice president at Morgan Stanley and a partner at The Bach Group, which during his tenure (1993 to 2001) managed more than half a billion dollars for individual investors. Bach, is a regular contributor to national media and appears weekly on NBC's TODAY Show Money 911 segments.

About Equifax (www.equifax.com)

Equifax is a global leader in information solutions, leveraging one of the largest sources of consumer and commercial data, along with advanced analytics and proprietary technology, to create customized insights that enrich both the performance of businesses and the lives of consumers. Customers have trusted Equifax for more than 100 years to deliver innovative solutions with the highest integrity and reliability. Businesses - large and small - rely on them for consumer and business credit intelligence, portfolio management, fraud detection, decision technology, marketing tools, and much more. Equifax empowers individual consumers to manage their personal credit information, protect their identity, and maximize their financial well-being.

Headquartered in Atlanta, Georgia, Equifax Inc. operates in the U.S. and 14 other countries throughout North America, Latin America, Europe and Asia. Equifax is a member of Standard & Poor's (S&P) 500(R) Index. Our common stock is traded on the New York Stock Exchange under the symbol EFX.

**Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions.*

Debt Wise™ does not provide debt management advice, credit counseling, financial planning or counseling, and will not act as an intermediary between subscribers and their lenders/creditors. Subscribers must continue to pay their lenders/creditors directly in accordance with their terms. Debt Wise™ will not improve or repair subscribers' credit history or score, or debt-to-income ratio. Debt Wise™ is not available in NV, UT, or DC. See www.debtwise.com for important additional information.

***Statistical reference based on consumer credit data from the Federal Reserve Board's G.19 release which can be found at <http://www.federalreserve.gov/releases/g19/Current/>.*

SOURCE Equifax