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Moody's Analytics Joins Equifax During Webinar to Discuss 2014 Automotive Credit and Lending Outlook

Industry Experts to Discuss Trends, Challenges and Remedies

ATLANTA, March 4, 2014 (GLOBE NEWSWIRE) --

What: Loan originations in automotive are leading the credit rebound, but which lenders are at the forefront and which consumers are they targeting? Does the increase in subprime lending point to the beginnings of a bubble?

During a free webinar, Moody's Analytics and Equifax (NYSE:EFX) will discuss the current automotive landscape, including lending trends and challenges. In addition, attendees will hear how lenders can effectively segment risk in lower score bands. For example, are you using the latest tools to evaluate Millennials, and do thin files always equate to high risk? How do you identify the Millennials who are actually better prospects than their credit report may make them appear?

In addition, the companies will discuss:

- Lending trends by region, lender and borrower credit score;
- Trends in auto delinquencies;
- State of subprime lending;
- Assessment of charge-off rates;
- Key demographic trends in automotive sales;
- Segmenting risk among Millennials; and
- Reliability of stated income.

Who: **Cristian deRitis, Ph.D., Senior Director at Moody's Analytics**, manages a team of economists focused on consumer credit modeling and analysis for banks, investors, utilities and other financial institutions. He provides regular commentary to clients and the media on the state of consumer credit markets and small businesses. He has an interest in housing markets and housing policy and has written extensively on the future of the U.S. housing finance system.

Before joining Moody's Analytics, Cris managed a team of mortgage modelers and econometricians for Fannie Mae and taught courses in advanced econometric techniques at Johns Hopkins University. He received a Ph.D. and M.A. in Economics from Johns Hopkins University for his work on income inequality and technological change.

Craig Leabig, Senior Director of Product Management at Equifax Verification Services, manages Equifax' Employment and Income Verifications product portfolio. These products are used in industries such as mortgage, consumer banking, insurance, credit card and auto. He is responsible for identifying market and client needs and driving new product innovation based on those needs. Craig joined Equifax following 16 years in the financial services industry, where he focused on consumer and mortgage lending. His experiences include marketing, process improvement, analytics, sales and operations management. Craig recently spoke at an online event for members of the Consumer Bankers Association regarding recent regulatory developments.

When: Tuesday, March 11, 2014
2:00 p.m. ET

Where: To register, please visit <http://eqfx.co/MYD4iC>

About Equifax Inc.

Equifax is a global leader in consumer, commercial and workforce information solutions that provide businesses of all sizes and consumers with insight and information they can trust. Equifax organizes and assimilates data on more than 500 million consumers and 81 million businesses worldwide, and uses advanced analytics and proprietary technology to create and deliver customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 18 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. In 2013, Equifax was named a Bloomberg BusinessWeek Top 50 company, was #3 in Fortune's Most Admired list in its category, and was named to InfoWeek 500. For more information, please visit www.equifax.com.

CONTACT: For More Information:
Meredith Griffanti
(404) 885-8913
Meredith.Griffanti@equifax.com

Source: Equifax Inc.