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Equifax Chief Economist Demystifies the Most Common Credit Score Myths in Latest Economic Trends Commentary

Says Credit Scores Are Not a Reflection of Character, and Are Not Set in Stone

ATLANTA, June 30, 2014 (GLOBE NEWSWIRE) -- Equifax Inc. (NYSE:EFX) Chief Economist [Amy Crews Cutts](#) focuses on the most common misconceptions about consumer credit scores in the company's newly issued monthly Economic Trends Commentary entitled "Busting Credit Score Myths."

Cutts traces the history of scores and their use in loan underwriting, and considers the value of multiple competing scores to consumers and lenders. Using consumer credit, income, employment and wealth data from Equifax, she studies the migration of scores over time, the relationships between credit scores, income, and household wealth, and how financial shocks such as the loss of a job can affect consumer credit performance.

"In this era of Big Data, there is perhaps no other number that better captures the nature of the information age we live in than the consumer credit score," said Amy Crews Cutts, Equifax Chief Economist. "In this commentary, we've examined credit scores in an effort to shed some light on the most common myths that surround them."

Leveraging industry knowledge and data sources unique to Equifax, Cutts reveals the reality that there is more than just one credit score, that a particular score value isn't permanent, and that scores don't necessarily reflect your income. Lastly, she examines how, despite good habits and detailed plans, unforeseen things can happen to responsible people that might derail their financial lives.

Amy Crews Cutts is available for further comment and interview requests on this subject. To view the latest Economic Trends Commentary, "*Busting Credit Score Myths*" please visit: http://www.equifax.com/assets/WFS/busting_cs_myths_wp.pdf

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 600 million consumers and 81 million businesses worldwide. The company's significant investments in differentiated data, its expertise in advanced analytics to explore and develop new multi-source data solutions, and its leading-edge proprietary technology enable it to create and deliver unparalleled customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 19 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 as well as the FinTech 100. For more information, please visit www.equifax.com.

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