

July 21, 2015



Equifax Webinar Addresses Opportunities and Risks for Lenders in HELOC Management

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What: According to the latest Equifax National Consumer Credit Trends Report, more than 285,700 new home equity lines of credit (HELOCs) were originated in Q1 2015, a year-over-year increase of 21.2 percent and the highest level since 2008. For lenders, the more than \$30 billion in new HELOCs in Q1 highlights an opportunity for growth, but must be capitalized upon carefully to mitigate risk.



During the webinar, "[The HELOC Landscape: Risk Management and Customer Retention](#)," Equifax will present economic trends and best practices in HELOC loan performance management, including:

- Insights into originations, delinquencies and write-offs;
- Mitigating risk during the HELOC recast period;
- Maximizing the borrower experience and enhancing customer retention;
- Leveraging credit, employment and income and property data to strengthen acquisition, underwriting and portfolio review; and
- Current economic, population and industry trends.

[Click here](#) to register for "The HELOC Landscape: Risk Management and Customer Retention."

Date: Thursday, July 23, 2015 at 1 p.m. ET

Who: **Dennis Carlson** deputy chief economist
Rosie Biundo, senior director, Product Marketing

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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