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## Equifax Debt Wise Subscribers Can Get Out of Debt 15 Years Sooner

ATLANTA, Dec. 1 /PRNewswire-FirstCall/ -- In an effort to empower consumers to improve their financial well-being, Equifax launched *Equifax Debt Wise(TM)*, an innovative product that uses information from the Equifax Credit Report(TM) to enable consumers to create a plan for paying off their debt faster--without paying more in monthly payments than they already do! *The average subscriber can save over \$30,000 in interest and get out of debt 15 years quicker by following their Fast Pay Plan+.*

(Logo: <http://www.newscom.com/cgi-bin/prnh/20060224/CLF037LOGO> )

Less than six months after launch, Debt Wise has helped thousands of consumers map their path to debt freedom. Sixty-two percent of respondents in a recent Debt Wise subscriber survey believed that the product helped them change how they pay off their debt; 65% would recommend it to others++.

"Consumers are in a financial crisis. Many of them are struggling to make minimum payments on bills that seem impossible to pay off, emptying retirement funds or tapping their home equity to get out debt," says Steve Ely, President, Equifax Personal Information Solutions. "They are well beyond treading water; they're drowning in their debt. That is why having a plan for getting out of debt--a plan that they can actually stick to--is so important."

For less than \$.50 per day, *Debt Wise* subscribers can create a personal debt payment plan online in as little as 10 minutes, in the privacy and comfort of their own home and receive access to highly rated, user ranked features like:

- Monthly Progress Alerts that help subscribers know if they are on or off plan and when an account is paid off.
- Credit Monitoring and alerts within 24 hours of key changes to their Equifax credit file.
- 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
- 4 FICO 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 towards debts could accelerate one's debt freedom date.
- Spend Smart Tools that provide ideas on ways to save money and spend wisely.
- Identity Theft Insurance of up to \$25,000 with no deductible\*.

*Debt Wise* is a part of Equifax's suite of products designed to help consumers understand their credit, protect their identity, and maximize their financial well-being. For more information about *Equifax Debt Wise*, visit [www.equifaxdebtwise.com](http://www.equifaxdebtwise.com).

About Equifax Inc. ([www.equifax.com](http://www.equifax.com)) Equifax empowers businesses and consumers with

*information they can trust. A global leader in information solutions, employment and income verification and human resources business process outsourcing services, we leverage 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 over 100 years to deliver innovative solutions with the highest integrity and reliability. Businesses -large and small - rely on us for consumer and business credit intelligence, portfolio management, fraud detection, decisioning technology, marketing tools, HR/payroll services, and much more. We empower individual consumers to understand 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 and Europe. Equifax is a member of Standard & Poor's (S&P) 500® Index. Our common stock is traded on the New York Stock Exchange under the symbol EFX.*

*+ Results are based on data collected from Equifax Debt Wise and DebtWatchers(TM) subscribers. Debt Watchers is available from Primerica Client Services, Inc., an affiliate of Primerica Financial Services, Incorporated in partnership with Equifax. Actual subscriber results may vary materially from those described herein. Equifax does not guarantee, intend or assume any obligation for results which differ from those expressed or anticipated.*

*++ Survey results are based on data collected from the October 2009 Equifax Debt Wise Subscriber Survey administered by Equifax Personal Information Solutions. Although great care was taken to ensure data quality, this survey is not scientific and is only representative of the responses received, as reported by current Debt Wise subscribers. Equifax does not guarantee the accuracy or completeness of the survey or of any information, and survey data should only be used for general informational purposes.*

*\*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 [equifaxdebtwise.com](http://equifaxdebtwise.com) for important additional information.*

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