

November 18, 2016



# **Consumers Move to Establish Retail Credit Lines the Weekend Prior to Black Friday Causing Spike in Cards Issued**

**Analysis of historical consumer credit data since 2012 points to trends in consumer debt, popular shopping categories and behaviors**

**-- Historically a nearly 50% increase in the opening of retail credit cards occurs the Sunday before and the Sunday after Black Friday compared to an average day in November or December.**

**-- Black Friday sees nearly 3 times the number of retail cards opened versus an average day in November or December.**

**-- During the shopping season, the furniture category is the largest issuer of store credit, followed by department and jewelry stores.**

ATLANTA, Nov. 18, 2016 /PRNewswire/ -- Equifax Inc. (NYSE: EFX), a global information solutions provider, today announced that its analysis of U.S. consumer credit data from the last four years points to trends demonstrating that Black Friday shopping remains a focus for consumers, yet many also shift their attention to days before and after the traditional shopping holiday.



Equifax powers the financial future of individuals and organizations around the world. Using the combined strength of unique trusted data, technology and innovative analytics, Equifax has grown from a consumer credit company into a leading provider of insights and knowledge that helps its customers make informed decisions. The company organizes, assimilates and analyzes data on more than 820 million consumers and more than 91 million businesses worldwide, and its databases include employee data contributed from more than 6,600 employers.

Headquartered in Atlanta, Ga., Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs approximately 9,400 employees worldwide.

Some noteworthy achievements for the company include: Ranked 13 on the American Banker FinTech Forward list (2015); named a Top Technology Provider on the FinTech 100 list (2004-2015); named an InformationWeek Elite 100 Winner (2014-2015); named a Top Workplace by Atlanta Journal Constitution (2013-2015); named one of Fortune's World's Most Admired Companies (2011-2015); named one of Forbes' World's 100 Most Innovative Companies (2015). For more information, visit [www.equifax.com](http://www.equifax.com).



Logo - <https://photos.prnewswire.com/prnh/20060224/CLF037LOGO>

Photo - <https://photos.prnewswire.com/prnh/20161117/441023-INFO>

To view the original version on PR Newswire, visit <http://www.prnewswire.com/news-releases/consumers-move-to-establish-retail-credit-lines-the-weekend-prior-to-black-friday-causing-spike-in-cards-issued-300365764.html>

SOURCE Equifax Inc.