

Equifax, Experian and TransUnion Announce Free Weekly Credit Reports to Help Americans in Response to COVID-19

Big Three U.S. Credit Reporting Agencies help Americans with more frequent access to credit histories for one year

ATLANTA and COSTA MESA, Calif. and CHICAGO, April 20, 2020 /PRNewswire/ -- In a joint action, the three national credit reporting agencies in the United States – Equifax (NYSE: EFX), Experian (LON:EXPN) and TransUnion (NYSE:TRU) – announce they are offering free weekly credit reports to all Americans for the next year to help them protect their financial health during the sudden and unprecedented hardship caused by COVID-19. The free reports will be available via Annual Credit Report. com starting on April 20, 2020.







The companies' CEOs provided a joint statement on the decision to increase their offerings for the next year. "These are unprecedented times facing the world. People are feeling scared and uncertain about the future. To help play our part and reduce some of that anxiety, we are uniting as an industry to help people know the facts about their financial data. We are making credit reports more accessible more often so people can better manage their finances and take necessary steps to protect their credit standing," said CEOs Mark W. Begor, CEO Equifax; Brian Cassin, CEO Experian; and Chris Cartwright, CEO TransUnion.

Consumer credit reports are a factual record of credit activity and payment history used by lenders, creditors, service providers and other businesses to extend financial opportunities and other offers to people. Credit reports play an important role in financial health for consumers, businesses and the economy.

Credit vigilance is critical during these uncertain times. Consumers are advised to review their credit reports frequently to understand the information that is being reported about their payment behavior. The single most important action for consumers who cannot pay their bills right now is to talk with their lenders to find out if they are offering any assistance.

The three credit reporting agencies have also worked with their U.S. trade association, Consumer Data Industry Association, to provide guidance to data furnishers on how to support consumer credit reporting during the pandemic.

For additional helpful consumer tips on navigating COVID-19, please visit:

- Equifax COVID-19 Credit and Financial Resources Center
- Experian COVID-19 Resources & Credit Education
- TransUnion COVID-19 Support Center

About Equifax Inc.

Equifax is a global data, analytics, and technology company and believes knowledge drives. The Company blends unique data, analytics, and technology with a passion for serving customers globally, to create insights that power decisions to move people forward. Headquartered in Atlanta, 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 11,000 employees worldwide. For more information, visit Equifax.com and follow the company's news on Twitter and LinkedIn.

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About Experian

Experian is the world's leading global information services company. During life's big moments — from buying a home or a car to sending a child to college to growing a business by connecting with new customers — we empower consumers and our clients to manage their data with confidence. We help individuals to take financial control and access financial services, businesses to make smarter decisions and thrive, lenders to lend more responsibly, and organizations to prevent identity fraud and crime.

We have 17,200 people operating across 44 countries, and every day we're investing in new technologies, talented people and innovation to help all our clients maximize every opportunity. We are listed on the London Stock Exchange (EXPN) and are a constituent of the FTSE 100 Index.

Learn more at <u>www.experianplc.com</u> or visit our global content hub at our<u>global news</u> <u>blog</u> for the latest news and insights from the Group.

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About TransUnion (NYSE: TRU)

TransUnion is a global information and insights company that makes trust possible in the modern economy. We do this by providing a comprehensive picture of each person so they can be reliably and safely represented in the marketplace. As a result, businesses and consumers can transact with confidence and achieve great things. We call this Information for Good.®

A leading presence in more than 30 countries across five continents, TransUnion provides solutions that help create economic opportunity, great experiences and personal empowerment for hundreds of millions of people.

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