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Credit Reform Is Coming - Know Where You Stand

Equifax offers consumers more insight into their credit history; in advance of Credit CARD Act

ATLANTA, Feb. 16 /PRNewswire-FirstCall/ -- Major provisions of the Credit CARD (Credit Card Accountability Responsibility and Disclosure) Act of 2009 legislation, including new rules regarding rates, limits and fees, as well as billing and payments will make it easier for consumers to take control of their financial health. However, some of the changes like assessing a borrower's ability to pay will impact how card issuers make offers of credit and may even make it harder for some consumers to obtain credit. Now, more than ever, it makes fiscal sense to understand how lenders may view you.

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

WHO: Equifax is offering *all* consumers the opportunity to get a complete picture of their credit history—and a sense of how lenders view them—from all three nationwide credit reporting agencies by visiting http://myservices.equifax.com/PRP01_3br.

WHAT: In advance of the enactment of the final provisions of the Credit CARD Act, Equifax is offering its popular **3-in-1 Credit Report with Score Power® product at a special price of \$29.95—that is a 25% discount off of the regular retail price—for all consumers!**

3-in-1 Credit Report with Score Power® provides consumers:

- Immediate online access to a user-friendly 3-in-1 Credit Report.
- A detailed explanation of what their score means, comparison with national averages, and a graph of how lenders view them.
- Interactive Score Simulator to illustrate how their actions may change their score.

WHY: Understanding what's in your credit report and knowing the impact of your FICO® Score on your everyday life is one of the first steps to take control of your finances. Equifax's suite of credit, identity protection and debt related products are designed to help consumers understand their credit, protect their identity, and maximize their financial well-being.

WHEN: Special pricing available now through February 28.

HOW: Visit http://myservices.equifax.com/PRP01_3br. Special pricing is only available at this URL.

For more information about Equifax, visit www.equifax.com. Find out more information about

the Credit CARD Act of 2009 at

<http://www.federalreserve.gov/consumerinfo/wyntk/creditcardrules.htm>.

About Equifax Inc. (www.equifax.com)

Equifax empowers businesses and consumers with information they can trust. A global leader in information solutions, 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.

With a strong heritage of innovation and leadership, Equifax continuously delivers new 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, 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, Europe, Russia and India. 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.

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