

## News

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FOR IMMEDIATE RELEASE

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# Equifax and Moody's Analytics Redesign CreditForecast.com Consumer Credit and Economic Intelligence Service

*Add powerful features to analyze and forecast consumer credit performance with greater granularity*

ATLANTA AND NEW YORK – March 15, 2011 - Equifax (NYSE: EFX) and Moody's Analytics have joined forces to redesign CreditForecast.com, adding powerful new features to analyze and forecast consumer credit risk with greater granularity. CreditForecast.com can now forecast credit performance by origination vintage and analyze consumer behavior within credit score segments with greater precision.

CreditForecast.com is a single source of actionable consumer credit and economic data for lenders, financial institutions and others who need to analyze the relationship between economic and consumer credit trends and react accordingly. Lenders use CreditForecast.com to adjust their lending strategies to mitigate risk and to help comply with regulatory requirements, such as Basel. The service also help drive marketing decisions, identify new market opportunities and segment and address borrower needs.

The CreditForecast.com service benchmarks and forecasts both the volume and credit quality of future origination vintages for many consumer credit products such as mortgages, home equity loans, auto loans, bank cards and student loans. Credit risk can now be analyzed for an expanded spectrum of risk score bands, as well as by quarterly origination vintage. CreditForecast.com can be used to estimate the impact of a range of potential economic scenarios on consumer borrowing and risk.

Following significant technology and analytics enhancements, the service now links and tracks monthly account-level consumer credit data for more than 960 million unique credit accounts from over 200 million consumer records, and houses 68 months of historical data to track performance trends.

"CreditForecast.com provides lenders and other businesses with superior tools for performance forecasting, stress-testing, benchmarking, scoring and investment analysis," said Dr. Myra Hart, Senior Vice President of Equifax Analytical Services. "Through our relationship with Moody's Analytics, we have developed a powerful industry resource that gives today's institutions the transparency they need to manage risk and drive increased performance amidst rapidly changing economic conditions."

"The addition of forecasts for origination volume and credit quality to CreditForecast.com gives lenders and other institutions additional information to identify emerging economic and risk trends before they spike, which is especially important during volatile economic periods," said Tony Hughes, Managing Director of Consumer Credit Analytics for Moody's Analytics.

In addition, CreditForecast.com includes access to a team of seasoned economists and credit analysts who can help clients make the most of this service. To learn more visit [www.CreditForecast.com](http://www.CreditForecast.com), or contact your Moody's Analytics or Equifax representative.

## About Moody's Analytics

Moody's Analytics helps capital markets and credit risk management professionals worldwide respond to an evolving marketplace with confidence. The company offers unique tools and best practices for measuring and managing risk through expertise and experience in credit analysis, economic research and financial risk management. By providing leading-edge software, advisory services, and research, including the proprietary analysis of Moody's Investors Service, Moody's Analytics integrates and customizes its offerings to address specific business challenges. Moody's Analytics is a subsidiary of Moody's Corporation (NYSE: MCO), which reported revenue of \$2 billion in 2010, employs approximately 4,500 people worldwide and maintains a presence in 26 countries. Further information is available at [www.moodyanalytics.com](http://www.moodyanalytics.com).

## About Equifax

Equifax is a global leader in information solutions, leveraging 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 more than 100 years to deliver innovative solutions with the highest integrity and reliability. Businesses - large and small - rely on them for consumer and business credit intelligence, portfolio management, fraud detection, decision technology, marketing tools and much more. Equifax empowers individual consumers to manage their personal credit information, protect their identity and maximize their financial well-being.

Headquartered in Atlanta, Ga., Equifax, Inc. operates in the U.S. and 15 other countries throughout North America, Latin America, Europe and Asia. Equifax is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange under the symbol EFX. Further information is available at [www.equifax.com](http://www.equifax.com).

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