



Privacy Policy

EQUIFAX ONLINE PRIVACY POLICY & FAIR INFORMATION PRINCIPLES

(U.S. Only)

For more than 100 years, Equifax has been a catalyst for commerce by bringing businesses and consumers together. We have built our reputation on our commitment to deliver reliable information to our customers and to protect the privacy and confidentiality of personally identifiable information (PII) about consumers. Safeguarding the privacy of information, both online and offline, is a top priority for you and Equifax. Accordingly, we take reasonable steps to:

- Give you, as a visitor to our web site, clear notice when we are requesting information from you, the types of information we request from you, the general purposes for which that information will be used or disclosed, the categories of users to whom we provide the information, and offer you the ability to opt out of such uses online;
- Maintain accurate records, provide you access to the personally identifiable information that is retrievable online and, provide you a fair procedure to update and correct data; and
- Use safe and secure systems, physical and electronic, to safeguard the information about you.

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EQUIFAX FAIR INFORMATION PRINCIPLES

NOTICE

The Information We Collect About You

The Equifax online privacy policy applies to all information we receive online from you and about you in connection with an online transaction. Other than in the situations described below, we do not collect information from or about you while you are accessing and using our web site. If you do not register or fill out any forms at an Equifax web site, such as in connection with a Personal Solutions Product (described below) or making an online reinvestigation request, no information is collected about you.

We only collect information from you or about you online when you: 1) order products (Personal Solutions Products) from Equifax online; or 2) initiate online reinvestigation services; or 3) register at an Equifax web site. In these situations we collect certain information from and about you to process your request and to verify your identity to be sure that we are providing the Personal Solutions Products or services to the proper individual. This is for your protection and to help eliminate identity fraud and fraudulent orders.

Information From You

Specifically, we receive information from you when you register for and request Personal Solutions Products, such as Equifax Credit Report™; Score Power®; Equifax Credit Watch™; 3-in-1 Credit Report and other web-based services we provide through this web site. Additionally, when you order any of these Personal Solutions Products online, in order to verify your identity, we ask you from two to six multiple-choice questions about information contained in your credit file. These are "non-wallet-type" questions to which only you are likely to know the answer. We do not retain your answers to the questions once we have verified your identity.

The specific PII we collect from you online for verification and processing of your requests may include:

- First and last name (middle initial and suffix, as applicable);
- Social Security number;
- Date of birth;
- Gender;
- Home telephone number;
- Email address;
- Current and former mailing address;
- Credit card number and expiration date; and
- Drivers license number, state of issue, and address on license

We also receive information from you on-line when you send us email, applications and other forms, request online reinvestigation or register at our web sites.

You may also order some of the Personal Solutions Products by mail or telephone as described on the Equifax Consumer Solutions website. The decision to order Personal Solutions Products online or by mail or telephone is completely up to you.

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Information From Others

We may also collect information about your transactions with us, our affiliates, or others, such as the products and services you ordered. In connection with requests for Personal Solutions Products or online reinvestigation, we access your Equifax credit file information. **We may also collect from outside sources personally identifiable information** about you, such as name, address, driver's license information and email addresses.

How We Use Information We Collect

We **use** the information we collect about you in connection with your

ordering or requesting Personal Solutions Products to provide you: 1) the Personal Solutions Products and services you requested; 2) support for these Personal Solutions Products and services; and 3) information about our Personal Solutions Products. We also use this information for various internal business purposes, such as billing, customer service, fraud prevention, and broadening and improving the Personal Solutions Products and services we can offer.

Additionally, we may use the information, including postal address and/or email address, to send you promotions for Personal Solutions Products and services. (Of course, you may opt out of receiving such promotions. See the "CHOICE" section of this privacy policy.)

Information we collect for your online reinvestigation requests is used only to handle those requests.

Information collected when you register at Equifax web sites other than in connection with Personal Solutions Products is used for the purposes identified on those web site registration forms.

To Whom We May Disclose The Information We Collect

We may disclose any of the information we collect from or about you, as described above, to the following types of unaffiliated third parties (companies that are not owned or controlled by us) for various business purposes, including marketing and joint business efforts for related and unrelated products and services:

- Financial services providers, such as banks and mortgage lenders;
- Non-financial companies such as retailers, direct marketers and publishers;
- Companies that perform marketing services on our behalf and other financial institutions with which we have joint marketing agreements; and
- Others, as permitted by law.

We may also disclose any of the information we collect, as described above, to affiliates, which are companies that are related to us by common ownership or affiliated with us by common control.

We may disclose any of the information, as described above, to the types of affiliates and unaffiliated third parties, also as described above, whether you are an individual who purchases a one-time Personal Solutions Product or one with whom we have an ongoing or prior relationship.

We do not disclose (sell, rent or provide) the **personally identifiable information** you provide to us online at our Personal Solutions website to any third party for any marketing purposes, except in connection with the marketing of some of our Personal Solutions Products (www.econsumer.equifax.com) Information that we collect pursuant to online reinvestigation requests may be disclosed to our affiliates, as well non-affiliated third parties, such as consumer credit reporting agencies on the Equifax credit reporting system that own the credit file, and sources of the disputed information including credit grantors and public record vendors. Information is only disclosed as required to handle the online reinvestigation request.

When PII is collected when you register at an Equifax web site other than as described above, the information will be disclosed, if at all, only with your permission.

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CHOICE

Opting Out of Our Providing Information About You To Third Parties

If you prefer that we not disclose to nonaffiliated third parties any PII that we collect about you in connection with any of the online Personal Solutions Products that you obtain from us, you may choose to opt out of such disclosures; that is, you may direct us not to make these disclosures.

Opting Out at Our Personal Solutions Web Page

If you have registered or filled out forms at the Personal Solutions web page, you may exercise your right to opt out of our disclosing information to unaffiliated third parties at the Personal Solutions web page by checking "Yes" in the appropriate box on the Username web page where you select your Username and Secret Question. You may also exercise your rights to opt out any time you log into the Website by accessing the Member Center - My Products page and click on the Opt-Out Option on the navigation bar at the top of the page.

Opting Out of Our Personal Solutions Promotional Offers

As stated in the "Notice" section of this privacy policy, Equifax may send you promotional offers by email. You may automatically opt out of further promotional offers by clicking on the "unsubscribe" button in the email.

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ACCESS

If you prefer that we not disclose to nonaffiliated third parties any PII that we collect about you in connection with any of the online Personal Solutions Products that you obtain from us, you may choose to opt out of such disclosures; that is, you may direct us not to make these disclosures.

SECURITY AND CONFIDENTIALITY

Equifax recognizes the importance of secure online transactions, and we safeguard the privacy of information you provide us through online forms. For your product orders submitted to us online, we use programs that encrypt the information you provide on the order form before transmission to Equifax. The information is decrypted only upon receipt by Equifax. Except as set forth in the "To Whom We Disclose The Information We Collect" section above, we restrict access to PII that is collected about you to only those who have a need to know that information in connection with the purposes for which it is collected and used. Additionally, we maintain physical, electronic, and procedural

safeguards to guard your PII. Information you provide us when you register for and order the Personal Solutions Products or services online is transmitted to us through a secured socket layer (SSL) transmission.

Further, we have security protocols and measures in place to protect the PII we maintain about you from unauthorized access or alteration. These measures include internal and external firewalls, physical security and technological security measures, and encryption of certain information.

You also have a role in protecting the security of information about you. For example, you should guard your password to the Member Center and not permit unauthorized use of your account for Products.

ACCOUNTABILITY

"Accountability" is generally recognized as an important component of "Fair Information Practices" and refers to the process that a company has in place to be sure it adheres to its privacy policy. It also means that a redress process exists to address privacy policy compliance questions.

We take reasonable precautions to be sure that unaffiliated third parties or affiliates, to whom information is disclosed, as described above, are aware of our privacy policy and fair information principles and that they will treat the **personally identifiable information** in a similarly responsible manner. Our contracts and written agreements with unaffiliated third parties that receive information from us about consumers who have not opted out of this disclosure prevent further transfer of the information.

Equifax is not, however, responsible for the privacy practices or content of link sites listed on our web pages. The owners of these link sites are responsible for them.

In addition to our internal process for reviewing our privacy practices, Equifax has also earned the Better Business Bureau Online Privacy Seal every year since inception of the seal. We adhere to the BBBOnline Privacy Seal Program dispute resolution process (see below), the Direct Marketing Association Privacy Promise, and the Online Privacy Alliance principles.

Equifax and BBBOOnLine

Equifax is a proud member of the Council of Better Business Bureaus' BBBOOnLine® Privacy Program steering committee, and our web site and online privacy policy at www.Equifax.com conforms to all program policies, including the BBBOOnLine Privacy Program Dispute Resolution Process. As such, we have committed to abide by our posted online privacy policy and fair information principles and submit to a comprehensive and independent verification of our online privacy policy and practices by BBBOOnLine.

Although Equifax' privacy policy is global in scope, only domestic sites intended for use by U.S. residents participate in the BBBOOnLine Privacy Program. Therefore, our international sites, links to which are also provided on our home page, do not participate in the BBBOOnLine program, including <http://www.equifax.co.uk> (Equifax UK); <http://www.equifax.ca> (Equifax Canada); <http://www.dicom.cl> (Equifax

DICOM); <http://www.veraz.com.ar> (Equifax Organizacion Veraz); <http://www.sci.com.br> (Equifax Brazil-SCI); <http://www.equifax.com.sv> (Equifax DICOM-El Salvador); <http://www.infocorp.com.pe> (Equifax Peru-Infocorp); <http://www.asnefequifax.es> (Equifax Spain-ASNEF); <http://www.equifax.it> (Equifax Italy); <http://www.clearing.com.uy> (Equifax Uruguay).

Further information on the BBBOnline Privacy Seal is available at <http://www.bbbonline.org> or by clicking on the BBBOnline Seal.

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Equifax and the Online Privacy Alliance

Equifax is also a member of the Online Privacy Alliance (OPA) (www.privacyalliance.org). Equifax and OPA support self-regulatory initiatives that create an environment of trust and that foster the protection of individuals' privacy online and in electronic commerce.

USE OF COOKIES TECHNOLOGY

What is a Cookie?

A cookie is a piece of text information that a web server may transfer to the hard drive of your computer through your web browser when you visit our website. Cookies are commonly used by websites to improve your experience and to enable systems to recognize your browser. Some cookies may last only through a single visit (session cookie); others may have an expiration date; still others may remain on your computer until you delete them (persistent cookie). Only the information that you provide, or the choices you make while visiting a website, can be stored in a cookie. For example, the site cannot determine your email name unless you choose to type it. Allowing a website to create a cookie does not give that or any other site access to the rest of your computer, and only the site that created the cookie can interpret it.

How We Use Cookies:

We use session and persistent cookie technology for several purposes. For example, cookies:

- allow you to order more than once during a visit without your having to re-enter your information each time you place an order for a Personal Solutions product;
- allow us to gather aggregated statistical data about the use of our website for research purposes;
- help us improve your navigation of our website;
- enable us to store your preferences for certain kinds of information and marketing offers;
- help us provide features such as personalized greetings;
- allow us to store your username and encrypted customer identification number so that we recognize you when you return to our website;
- and to help us combat identity theft and fraud with more reliable identity verification and authentication data.

Our cookies will only collect information during your online activity at our website, not during any of your other Internet activity. Cookies set by us or our agents are not able to be interpreted by or shared with any

other third party without your explicit consent. We may combine cookie data with personally identifiable information you provide to us (e.g., your email address) so that you may receive marketing offers likely to be of interest to you. Of course, you may opt out of receiving these offers at any time by following the instructions in the marketing offer. We may sometimes use outside technology companies to set cookies on our website and collect cookie information for us. We use the cookie information collected by these companies in the same manner as stated above in this section. Those companies may not use these cookies for their own internal purposes or share the information collected with any party other than Equifax.

How You Can Accept or Reject Cookies:

You can decide if and how your computer will accept a cookie by establishing your preferences in your web browser. Please understand that, if you choose to reject cookies, you may not be able to use certain of our online services or website features. Internet Explorer is set up to allow the creation of cookies; however, you can specify that you be prompted before a site puts a cookie on your hard disk, so you can choose to allow or disallow the cookie; or you can prevent Internet Explorer from accepting any cookies. You can specify different settings for different security zones. For example, you might want to allow websites to create cookies if they are in your Trusted sites or Local intranet zone, prompt you before creating cookies if they are in your Internet zone, and never allow cookies if they are in your Restricted sites zone.

CHILDREN'S PRIVACY

The Equifax websites where we collect PII in conjunction with a transaction involving ordering products, initiating online investigation and registering are intended for use only by adults. We comply with the Children's Online Privacy Protection Act and do not knowingly solicit or collect information from children. Although our "Cool on Credit" website has pages directed at children, no information at all is collected or requested from or about them.

NON-APPLICABILITY OF PRIVACY POLICY TO COMMERCIAL USE

This online privacy policy applies to individuals using the Personal Solutions Products and services provided through the web site for personal, family or household purposes. Certain practices described and rights provided herein may not apply to institutional users or individuals who use the Personal Solutions Products for commercial purposes.

KEEPING UP-TO-DATE ON OUR PRIVACY POLICY CHANGES

We want you to be fully informed about how we will protect your privacy. We may change our privacy policy in the future, but we will not change our practices until they have been posted at this website. If changes occur, we will also show the date of revision. You agree that we may notify you of changes in our policy through this web site.

HOW TO CONTACT US WITH QUESTIONS OR COMMENTS

If you have questions or comments about Equifax's online privacy policy and fair information practices, please email us at privacy@Equifax.com or write to Chief Privacy Officer, Equifax Inc., 1550 Peachtree Street, NW, Atlanta, Georgia, 30309. If you have specific questions about your credit file, you may email us at individual.custserv@Equifax.com.

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