



EQUIFAX

WE THRIVE IN COMMUNITY

2018 CREATING SHARED VALUE ACROSS OUR GLOBE



Welcome

2018 was a year of unprecedented change for our company. However, our community investments have never been more connected and our guiding strategy to **create shared value** remains strong! The Equifax Foundation made a record commitment of 3.5 million dollars to strategic partnerships and initiatives. We again had a record high number of matching gifts made to charities and initiatives that you feel most passionate about. A culture of volunteering has become deeply woven into the fabric of who we are with active engagement continuing to grow month over month and there will be additional resources to serve these activities in the near future. We also have a record number of products, data attributes and internal leaders engaged in our community work.

As you review and celebrate our community work from 2018, consider what a recent Deloitte study informs us — that an organization’s financial performance is now linked to its citizenship record. Watchdog groups have created hundreds of corporate social responsibility (CSR) reports and “best places to work” indices, including Fortune’s Most Admired

Company list, and the Dow Jones Social Responsibility Index. A new meta-study found a direct correlation between CSR index ranking and profitability. A longitudinal study of purpose-focused companies found that they outperformed their S&P 500 peers by a factor of eight.

While we’ve established a strong baseline of activity and inputs our goal needs to be measurable impact. We need to understand our efforts to outcomes. We need to understand that what works in one of our cities may not work in another. We need to marry our hearts with our heads. For us to continue down this ambitious pathway towards **Creating Shared Value**

it will takes inspired and committed leaders who intrinsically value community engagement. If there’s one thing I will take away from 2018, it’s how many dynamic and thoughtful people and leaders we have at this company.



David Stiffler
VP, Global Corporate
Social Responsibility

Growing Network of Value Creators



Whether it's the amazingly savvy government relations team, the emerging Young Equifax Professionals group or leaders in USIS focused on the rental and real estate markets, we witnessed the emergence of a global team this year. It's something we should all be proud of! If we are to **create shared value** then we need to share in the responsibility to seek the right opportunities and lead with humility and verve. Below are a handful of our leaders who took on the mantle of **creating shared value** in 2018.



Our Strategy — Creating Shared Value

While being a good corporate citizen has always been a leading priority for Equifax, today we take that concept even further. It starts with one question: How do we go beyond philanthropy and tap into our unique position and resources to create the most social impact, while also tying that impact to our business? The answer: by aligning specific community needs, our assets, and YOU, we **create shared value**.



Traditional Corporate Social Responsibility

Often a company donates a sum of money or product to a community. It's simple and helpful, but these efforts don't always take into consideration the needs of a community nor the full spectrum of resources within a company that can be applied.

Shared Value is different because it requires that we thoroughly examine the highest priority needs in our global communities and identify areas for intervention and impact that align with the company's capabilities and assets. Although not easy, it creates huge benefits for those involved – hence the term **create shared value**.

Applied Strategy: Fostering Financial Capability

Other global companies have turned to **creating shared value** (CSV). One of the world's leading shoe companies no longer just gives away shoes but **creates shared value** by focusing on health and wellness. One of the world's leading food providers doesn't simply give away food but ties their core products and processes to positive nutrition outcomes and workforce development for farmers. We are more than a credit score. We can **create shared value** by fostering financial capability efforts across the globe.

Financial Capability: What is it?

The capacity, based on knowledge, skills, and access, to manage financial resources effectively.

Knowledge

- » What a person knows about positive money management
- » Knowing where to go and what to do

Influence

- » Factors that contribute to beliefs, attitudes, and behaviors
- » Our role in how the community views financial resources



Action

- » What a person does with their financial knowledge
- » Knowledge's influence on behavior

Access

- » Availability and use of appropriate financial products and services
- » Removal of barriers to services

A topographic map of the United States, showing terrain elevation with colors ranging from green (low) to brown (high). The map is oriented horizontally, with the Atlantic Ocean on the right and the Pacific Ocean on the left. A dark blue vertical bar is on the far left edge.

Fostering Financial Capability in the U.S.

While Atlanta and St. Louis remain our two main investment footprints, we are finally able to bring our best practices to national opportunities. It's imperative that we smartly create and co-innovate solutions where we have a density of employees

but we need to strive to replicate those successes and bring our community solutions to other U.S. cities and markets. This year we want to share with you a growing narrative and efforts by topic, relevance, and impact.

Financial Education

As a credit bureau with powerful data and analytics capabilities, Equifax plays a significant role in the lives of consumers and communities. In our most vulnerable U.S. communities, our role becomes more complex as we seek to bring resources and support in environments of economic disenfranchisement. Not only do these communities lack the essential resources many of us take for granted, but the opportunities to economically rectify the adverse economic circumstances are often limited due to poor credit. **Financial education** plays a critical role in reversing these historic disadvantages, but that education needs to be attached to asset-building efforts as well; it needs to be tailored to the community's expressed needs and unique characteristics. Most importantly, we should not be doing our work alone. We need to partner with our banking friends, elected officials, and other stakeholders to ensure maximum impact.

Vulnerable communities are often ignored or overlooked, but they have needs and wants like the rest of us, which means they are a market. They are consumers, and they actually have choices for their financial education.

In Atlanta and in St. Louis, we have developed two financial education centers in two once thriving but now vulnerable communities. Both centers are rooted in collaboration and designed to serve complex financial needs. Both centers are now poised to serve as city and regional centerpieces to broader financial education and asset-building efforts.



On The Rise Financial Capability Center

The On The Rise Financial Center has become the centerpiece for economic revitalization in the Westside of Atlanta and is drawing attention on a national scale for its model and design. The Center will soon expand in capacity to deliver financial education and coaching and credit union products well beyond the Westside. As well, the Center will have a brand new home in 2019 at the Quest Non-Profit Center for Change.



Architectural rendering created by Quest Community Development Organization

Pathways to Financial Empowerment

The On the Rise Financial Capability Center houses the Pathways to Financial Empowerment program. Pathways is an innovative model and outcome tracking platform to integrate technology-supported financial counseling with credit union products. Currently in its second year of implementation, Pathways has 12 credit unions participating in its beta phase in Georgia, Texas, North Carolina, Louisiana, Virginia, California, Montana, Vermont, New Mexico, and New York that have coached over 2,000 low-income individuals. Pathways sites reach communities underserved by traditional financial institutions. In the first year, 72% of clients were people of color, 60% had household incomes under \$30,000, and 56% arrived at counseling with a subprime credit score.



Pathways counselors at Equifax Headquarters in Atlanta, Georgia

North City Excel Center

The North City Excel Center, operated by Prosperity Connection, is a centerpiece of a collaborative financial capability effort Equifax has led for almost a decade. Now five years in existence, the Excel Center brings financial coaching and access to resources to one of the most vulnerable markets. Highly trained educators and volunteers provide free group seminars and one-on-one coaching services in an effort to help clients set reasonable goals and get the assistance they need to achieve their financial dreams.



2018 IMPACT

373 class participants

109 unique coaching clients

\$1,341 total savings acquired

6 clients opened a mainstream account

\$125,511 total debt reduced

21 clients increased their credit score

6 clients acquired an asset

Homescreen

The Homescreen tenant screening process is one of the best examples of **creating shared value**, touching on all the main pillars of our strategic approach. What started as skills-based volunteer effort with our Workforce Solutions marketing team has grown into a product that will impact vulnerable markets across the U.S. and an opportunity for us to utilize some of our key products (Credit Scores and TWN). People being evicted or forced from their rental and homes for economic reasons drives down economic stability for individuals and communities. Moreover, rental payment history has not historically helped low-to-moderate communities who routinely pay their rent on time build their credit. With some additional partners, Homescreen is set to help collect critical data and help consumers build credit and build stronger financial futures. Additionally, we support the platform with a **financial education** option from our **North City Excel Center**.

Incubated in St. Louis, Homescreen is designed with national markets in mind. Our work in the rental space is growing to include efforts in NYC, Boston, and other U.S. cities, and we are also now connected to efforts in the UK as well.



**VERIFICATION
& SCREENING**

The Scholarship Foundation

While financial education is a mainstay in the non-profit sector through sizable corporate and private Foundation investment, the results are mixed primarily, as research tells us, because too often it's a one-size-fits-all approach. Moreover, curricula developed for vulnerable populations is often designed without community and consumer input. We're striving to combat this issue through our nearly decade old partnership with The Scholarship Foundation of St. Louis. A partnership of that tenure is exceptionally rare in the corporate/NGO sector where many NGO's perceive corporate resources as fickle and PR-driven. Our lasting relationship allows us to innovate and be creative. The solutions we are jointly aiming for stand the chance of changing the way thousands understand their own finances. Our current engagements with The Scholarship Foundation of St. Louis include the Community Intern program and the Finance

Fellowship. In 2019, our Workforce Solutions finance team will further deepen the relationship by providing skills-based volunteerism and mentorship opportunities.

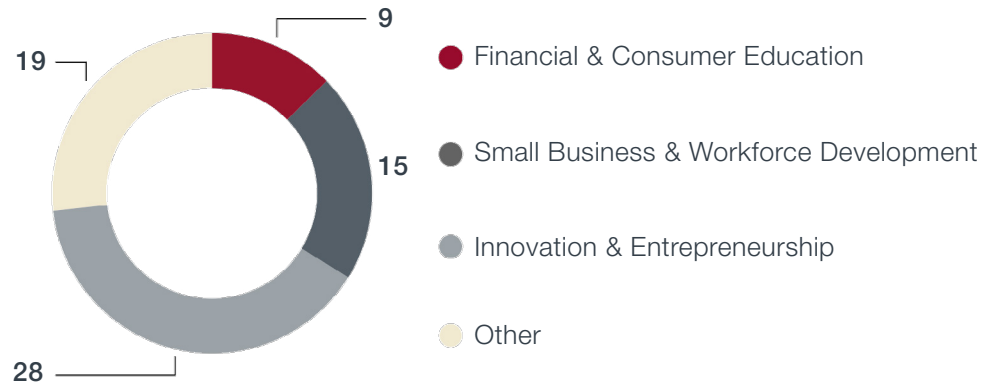
The Community Intern Program

The Community Internship Program is a collaboration between The Scholarship Foundation of St.Louis, Equifax, and local, community-based organizations. These internships are described as a “win-win-win-win”. They are a win for the student, providing an opportunity to learn professional skills, explore work environments, and apply classroom knowledge in a real-world experience—all while earning a competitive stipend. Internships are a win for organizations, as they provide a paid intern, at no cost to the organization, to help support project work and mission.

The internships are a win for Equifax, supporting their philanthropic efforts in St. Louis. Finally, they are a win for the community, connecting local talent with potential employers and providing a service to benefit the St. Louis community.

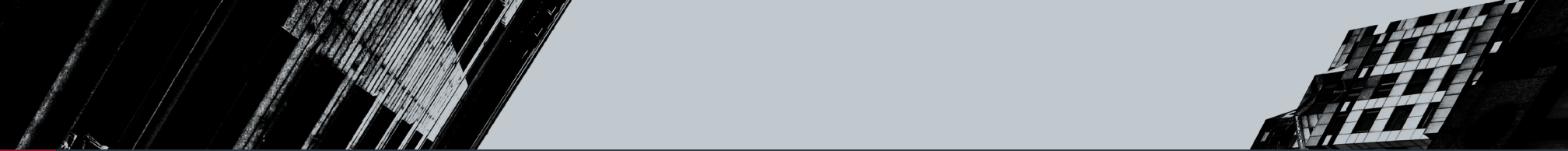
2018 Impact

Internship Placements by Focus Area



The Finance Fellowship

The Equifax Finance Fellowship will seek to transform the finance industry, increase financial literacy, and enhance economic empowerment by developing scholars who have direct experience as affected individuals. Each scholar will receive a grant for college expenses as well as a paid internship, in which they will strengthen and apply research skills, prepare pilot demonstrations of curriculum and other interventions to strengthen financial literacy, and design plans for dissemination of learning and models for replication.



Financial Education at Scale: An Emerging Partnership with Credit Builders Alliance

Our financial education efforts must begin accounting for scale. That is, we need to think beyond a few high-performing non-profit partners who routinely deliver quality outputs and think about more people being positively and sustainably impacted in the cities in which we live and work and even in the cities where

Equifax does not have a large presence. We need to think in terms of vulnerable markets, leading partners in efforts that reduce those financial vulnerabilities for thousands of people. Toward that end, we are working with the Credit Builders Alliance to replicate the Boston Builds Credit model in both St. Louis and Atlanta.



An architectural rendering created by Quest Capital Group, Inc. © 2014

Boston Builds Credit (BBC) is the first citywide credit building initiative in the United States that seeks to improve residents' financial resilience by increasing credit scores at the population level. It is a multi-sector partnership being led by Boston Mayor Martin J. Walsh's Office of Financial Empowerment, the United Way of Massachusetts Bay and Merrimack Valley, and Local Initiatives Support Corporation Boston. To achieve its goals, BBC will scale up proven strategies and introduce new opportunities to promote credit building throughout the city. BBC is also committed to serving as a national model for other municipalities interested in creating similar city- or other municipality-wide credit building initiatives.

The one key ingredient the BBC effort was missing was us, a credit bureau with our resources and will to support those in need. We have formed a similar cross-sector collaboration of stakeholders in both Atlanta and St. Louis and have funded Credit Builders Alliance (CBA), a national nonprofit dedicated to helping organizations move people from poverty to prosperity through credit building, to develop a replication toolkit. These two opportunities in Atlanta and St. Louis will allow us to bring together all that we possess: our philanthropy, our products and technology and, most importantly, our people who will serve as champions for the work!



USIS leader Chris Hobday and CBA executive Director, Dara Duguay. Chris serves on the board of CBA



University Partnerships: Social Policy Institute & The Center for Social Development

We have a long-standing partnership with Washington University in St. Louis. Many of our U.S. and global leaders have attended Washington University's Olin Business School and we have a deepening relationship with a number of policy and data and

analytics applied research facilities at the university. One such facility is the The Center for Social Development. We will deploy our University Data Environment to support CSD to address the following financial capability issues:



PART 1

Take Advantage of Big Data to Create the Nation's Largest Information Resource in Household Finance

A Define Equifax data and commitment to social good as the core of the project

B Equifax and CSD commit to financial inclusion and social and economic development for everyone

- » Use Equifax data for understanding finance and informing positive innovations
- » Equifax and CSD commit to data security and protecting privacy

C Receive training and set up staffing and procedures for using the Equifax Ignite™ platform

- » Receive training from Equifax volunteers
- » Implement the “Powering the Community with Knowledge” project at CSD
- » Build productive working relationships with Equifax partners

D Assess Equifax data for potential to inform social and economic good, for example:

- » Provide a better understanding of financial challenges in all segments of the population
- » Focus on low-to-moderate-income (LMI) households, both active and non-active credit users
- » Inform innovations for effective use of credit and building a positive credit record
- » Increase positive credit use and financial capability in LMI households and communities



PART 2

Define Conceptual Foundations and Key Questions for Reducing Credit Inequality and Promoting Inclusive Development

Define credit access and inequality as important challenges in economic inequality

- Credit is fundamental to household well-being, not just income and wealth
- Interactions among credit, income, and wealth, especially in LMI households are particularly strong
- Credit is relatively unexplored pathway to development of LMI households

We are also supporting the CSD to deliver their unique financial capability platform, Financial Capability and Asset Building (FCAB).

The national challenge of financial capability. Academic research and the daily media are full of articles on the financial incapability of many American households. One reason is the rising complexity of financial affairs. It is no longer possible for even the poorest household to operate efficiently “in cash” only. This changing financial landscape coincides with a period of rising income and asset inequality.



FCAB Purpose and Goal

The purpose of the FCAB initiative is to restore FCAB into social work education and practice in the 21st century. The goal of this project is to realize the potential of social workers and other human service professionals in delivery of basic financial guidance to LMI families in communities across the nation.



Proposed Workplan

We propose a national initiative comprised of funders (including Equifax) and major national social work organizations on FCAB professional education, research, and practice. Participating organizations include the Council for Social Work Education, National Association of Social Work, Society for Social Work and Research, and the Grand Challenges for Social Work, as well as many other national partners.

Small Business Support and Workforce Development

Vulnerable communities in the U.S. often lack the amenities many of us take for granted. Yet, small businesses play a vital role in any healthy community, offering services and employment opportunities

for residents. We support a number of small business and entrepreneurship programs. As well, we are uniquely positioned to help support individuals prepare for and become part of the workforce.

A person's hand is visible on the left side, holding a white sign. The sign has the words "OPENING SOON" written in a large, dark, serif font. The background is a blurred indoor setting with warm lighting.

OPENING
SOON

Atlanta

In Atlanta, we are working with a handful of key non-profits and agencies to address small business and workforce development efforts - Westside Works, Quest Community Development, Trees Atlanta, and The Center for Civic Innovation are just few.



“The Equifax Foundation has been a major contributor and partner in the growth and success of the civic innovation ecosystem in Atlanta over the past three years. Equifax took a bet on investing in community-based entrepreneurs with products, services, and programs that directly address issues in their hometown. These individuals, who we call Civic Innovation Fellows, are changing the way we think about local problem solving and how we value the work of a civic entrepreneur in our local economy.

These folks include farmers providing food security to low-income communities, a yoga teacher that works with police officers and teachers to increase performance, and an arts-based program for homeless youth. Thanks to companies like Equifax, we’ve been able to support 66 civic entrepreneurs in Atlanta with over \$1.5M in new, leveraged capital. We also support trainings, coaching, office space, and most importantly, a community. Equifax has always been there for us as a thought partner and direct supporter. We’re grateful to this foundation’s leadership.”



Rohit Maholtra
Executive Director

St. Louis

Entering into its second year, the North City Business Development Center is an Equifax-funded center created to offer the residents of North City and surrounding areas a list of services to help them start new businesses, expand existing businesses or train for new workforce opportunities.

The North City Business Development Center has counselors who have experience in a variety of areas of business management. They offer counseling services for free. "In addition, the North City Business Development Center also offers low-cost, pre-business workshops."

2018 Impact



Equifax, Rise, and The St. Louis Small Business Development Center teamed up to host the Fantasy Food Fare Competition. Current and aspiring restauranteurs and caterers competed to earn the grand prize of business support, two years free rent in a nicely outfitted commercial kitchen in Old North, a \$2,500 mini-grant, and additional assistance possible if staff is hired from the surrounding community or from North City non-profit partners.

The five-month long competition concluded in late 2017 as Old North Provisions was declared the winner. Old North Provisions is a "multi-use social enterprise that aims to unite the Old North community by providing local, affordable food." The restaurant is set to open its doors in 2019.



The site to be occupied by Old North Provisions. Photo courtesy of Google Earth.



Fostering Financial Capability in Our International Operations

2018 was truly a banner year for our international CSV work. Long-standing investments and activities in regions like LatAm continued to grow and flourish while new investments and new leaders in regions like Europe and Australia took hold. Before we highlight the amazing work by country, we

want to reiterate how much greater the connectivity exists between our global communities. This is a result of leadership who encourage sharing best practices and communication with one another. A great example the connectivity is found in our global partnership with Junior Achievement.

What's important to understand is that partnership efforts with a global NGO looks understandably different by region and need.



Junior Achievement Across the Globe

Perhaps the most important takeaway from the global JA partnership is that we can and should look to connect our global investments and share what become best practices.

Differences in need and cultural landscape will always remain, but we need to find more global connection points for this work if we are to truly drive lasting impact. JA might serve us in a regulatory environment in LatAm, but in the U.S. the program takes shape in schools or as part of a Senior Consultancy Experience. In Spain, it's an emphasis now on behavioral economics research and in the UK, JA is actually a subsidiary called Young Enterprise that supports young leaders and will ideally help us bring emerging talent within our own walls.



Europe/UK

Our **create shared value** strategy really hit its stride primarily due to the leadership team on the ground. Cross-functional in nature, we have leaders from government relations, marketing, HR, and data & analytics all gathering behind the CSV model and we have much to show for it.

Unique Characteristics of Our Approach

- » All participants share a vision for change that includes a common understanding of the problem and a joint approach to solving the problem through agreed-upon actions.
- » All participants agree on the ways success will be measured and reported, with a short list of common indicators identified and used for learning and improvement.
- » Inclusion of external partners (government, social sector, trade associations, and consumer groups) creates buy-in, transparency, and increases sophistication of measurement tools.
- » A diverse set of internal stakeholders, typically across sectors, coordinate a set of differentiated activities through a mutually reinforcing plan of action.
- » All players engage in frequent and structured open communication to build trust, assure mutual objectives, and create common motivation.
- » A two-tier financial services market with great competition and value for people with financial strength vs. limited access, high pricing, little credit union growth and over 1.5 million unbanked resulting in little social economic mobility.
- » As we invest in new ways of credit scoring, new technology and new data models can be deployed to deliver financial regeneration and reduce financial exclusion.

TDX Group

The team in Nottingham is passionate about making a positive impact in our communities and proactively support our employees to raise money for a number of charities across the UK. Last year, TDX Group and Indesser employees raised more than £58,000, through a variety of fundraising events, including a charity ball, raffles, sponsored sports events, and workplace giving initiatives. Additionally, all of our staff are encouraged to take two paid days leave from work to volunteer with a charity, with more than half of our employees doing so in the past twelve months.

For several years, TDX Group has provided free financial education to a number of schools in Nottingham and throughout the East Midlands. Our bespoke educational materials, such as 'It's All About the Money' and 'The Chocolate Bar Challenge', are delivered free of charge to a range of schools. The goal is to improve the financial literacy and capability of children and young adults in our community.



TDX Volunteers

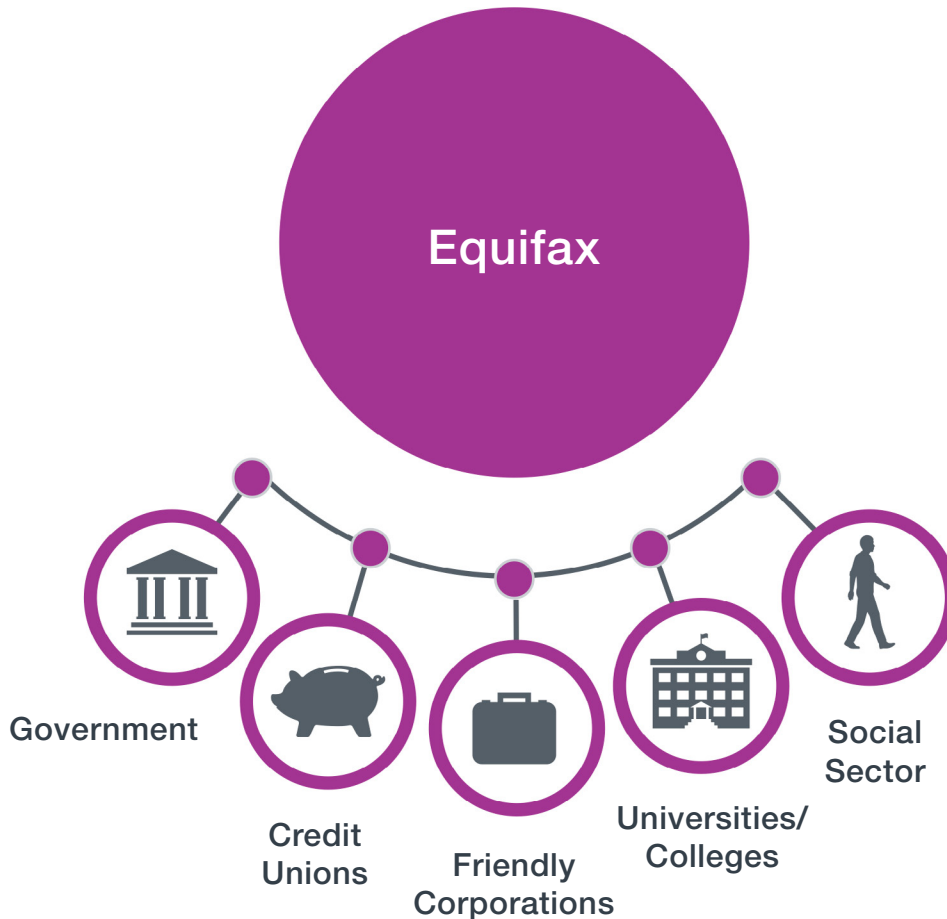
Citizens Advice

In addition to philanthropy, we work with a range of consumer representative groups to understand and discuss how our businesses can improve the lives of individuals. For example, wherever feasible, we provide charitable debt solution providers with free digital credit reports to help them be more efficient and help more people. This is already underway via our support for the Citizens Advice debt relief order unit.

Citizens Advice is a not-for-profit that provides financial and legal advice to millions of people in the UK every year. Through their debt relief service, the organization gives vulnerable people trapped in debt a fresh start. To improve service efficiency, Citizens Advice asked if Equifax could find a way for people to share their credit information with Citizens Advice digitally, securely, and for free. Working closely with Citizens Advice, Equifax formed a team of experts from Ireland and the UK to become the first credit reference agency to crack this problem. We will share what we have learned with other agencies and not-for-profits.



Burgeoning Partnerships



A handful of key partnerships were established to connect and offer us a range of opportunities that will play out in the short, mid and long-term. We are developing partnerships that leverage our technology and assets with new NGOs (Nesta, MacMillan & Young Enterprise). We are working in collaboration with government leaders and initiatives as well.

The work in 2019 should prove to be some of the best examples of projects that **create shared value** in our global operations. In particular, the government affairs team is connecting the work to related efforts on debt alleviation, rental data collection, rental solutions, and work in the CDFI sector and credit unions.

Executive on Loan



Richard Haymes

Through the combined support and resources of Kirk Mills, Patricio Remon, and David Stiffler, we are excited to launch an Executive-on-Loan program. The first executive on loan is Richard Haymes, Head of Insolvency Strategy with TDX, who will be joining David Stiffler's team for the duration of 2019.

“I'm hugely excited by this Executive-on-Loan opportunity. To me, it shows that the company clearly understands that we have so much internal interest and external expectation to perform well in our communities. Thank you to all those at Equifax who have supported this initiative – specifically Patricio, Kirk and David.”

EXECUTIVE ON LOAN

Richard is passionate about making the lives of people living with financial difficulties better, through both prevention and solutions when things go wrong. Over the last 12 years he's worked in the financial capability field at Capital One where he managed their business unit responsible for financial difficulties. At StepChange Debt Charity, he ran Relationship Management and Business Development. Most recently, Richard led The Insolvency

Exchange (TIX) at TDX Group in Nottingham. The impact Equifax has on the financial lives of people is significant. We are involved in helping people rent or buy a home, helping borrow money for emergencies, helping people invest in their future, and helping them repay what they can afford when things go wrong. During the period of this loan, Richard will focus on a number of key areas:



Developing our mid-term **creating shared value** strategy for the UK with a focus on fostering financial capability efforts



Thin credit files – how can new data sources be shared, like rental or government data, so that people can get access to the best possible credit product



Build relationships with the charitable debt advice community so that they can become more efficient and help more people

Spain

Equifax Iberia and the Equifax Foundation have been working with Junior Achievement Foundation Spain (JA) since 2017, helping young people across Spain develop employability skills and entrepreneurial mindsets. Our main objective with young people is to give them skills they need to get a job in the future. We hope to improve their entrepreneurship and financial skills to develop their own businesses resulting in good financial practices for their future.

Every year, JA Spain reaches almost 32,000 students with more than 2,800 educational programs with the support of 2,700 volunteers across Spain.



75 Programs in local schools



492 Students participated in classroom programs



33 Equifax employees volunteered



16 Hosted classroom programs



1 Province was reached through the programs

Program results during academic year 2017-2018

Impact

Schools



94% learned to manage academic and professional information



87% had a general understanding of the program content



100% would like to participate in the program again

Impact

Volunteers



90% agreed the manual's instructions were sufficient for implementation



83% felt more motivated following the volunteer experience



100% would like to participate in the program again

Classroom program impact during academic year 2017-2018

En este anuncio no hay lugar para el cáncer, sólo para la esperanza.

Marina se curó hace 4 años. El cáncer no pudo con ella. Lo mismo buscamos en esta Tercera Edición de Marcas contra el Cáncer, donde, un año más, grandes anunciantes se unen para seguir llevando esperanza a las personas que padecen esta dura enfermedad.

Si quieres unirte y colaborar entra en marcascontraelcancer.com

FUNDACIÓN IN+HEOS
EL PRINCIPIO DEL FIN DEL CÁNCER

Equifax in Iberia Supports Medical Organizations and Disease Foundations

In 2017, Equifax gave donations to the HM Foundation and Intheos Foundation to conduct medical research to assist local communities and support solutions for public health.

Canada

Our offices in Canada also took some big strides this year towards an approach that aligns with our global **create shared value** strategy. Working from a long and robust tradition of engagement, the Toronto and Montreal offices are setting up some key partnerships for 2019.

- **Prosper Canada**
- **YES**
- **ACEE**
- **JA**
- **Habitat**

Lisa Nelson and the leadership team are also reviewing an innovative new platform (B3 Canada) that strategically places our leaders onto non-profit boards. This leverages our skills and business acumen to benefit the non-profits, develop our leadership skills, and benefit our communities. The pilot in 2019 is designed for global applicability.



Equifax Canada employees volunteering with Habitat for Humanity

LatAm

LatAm has really been a trailblazer on how to maximize the relationship with Junior Achievement.

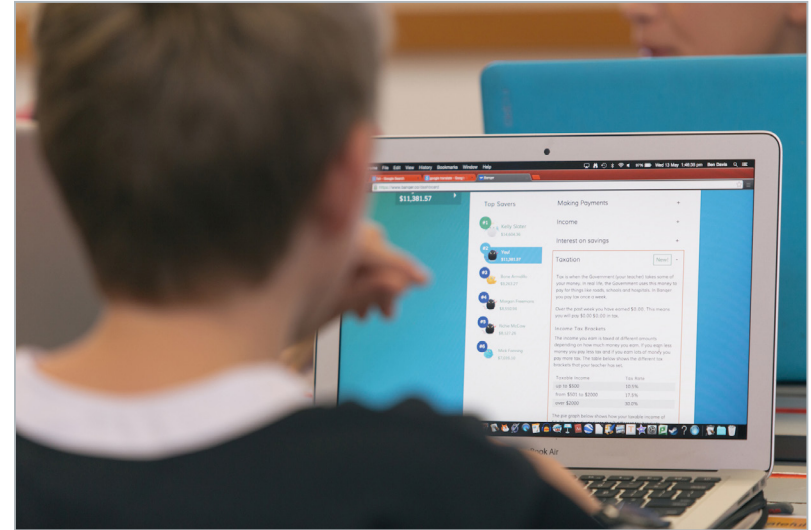


Australia and New Zealand

Outcome-driven Financial Education

An important step in building a financially literate nation is to support the education of school students on how financial behavior impacts credit histories. Our sponsorship of Banqer brings us one step closer to this outcome. Equifax has sponsored and assisted Banqer to develop a credit model as part of their popular simulated banking tool for children. Used by more than 60,000 New Zealand students, the Banqer tool brings financial literacy education to life in classrooms.

The module teaches students about credit reports, credit scores, and creditworthiness in a fun and interactive way. Students are able to take out simulated personal loans and discover the impact that negative repayment, such as missing a bill payment, may have on their credit score. They also learn the importance of positive behaviors, such as timely payment, for increasing credit scores and how this positive behavior works to improve their scores over time.



Banqer

Empowering the Economically Disadvantaged

Equifax New Zealand is trying to assist people from low incomes to realize their economic wellbeing. In doing so, they gain control of their finances and their lives. Equifax NZ has been working with Good Shepherd to identify areas where we are able to make an essential contribution to the financial education of low-income New Zealanders. Good Shepherd offers a range of affordable financial programs for people on low incomes at different stages of their lives.

We are looking to secure funding to sponsor Good Shepherd Loan Workers through a training module and provide them with some tools to help them in their everyday job. Included would be consumer brochures/ leaflets on interpreting your credit report as well as other important education tools. Working in community organizations, these loan workers provide free and independent information, support and advocacy to people in financial difficulty.

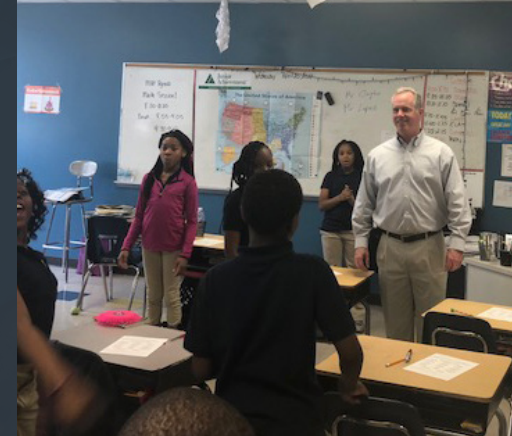


Good Shepherd loan worker meeting with a client



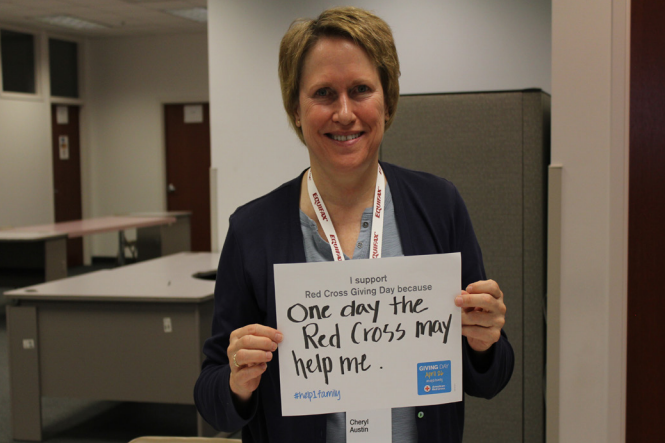
Volunteerism

Our volunteerism efforts have never been broader or deeper. Yet, our efforts have never looked different. Yes, we still commit to amazing events like Habitat for Humanity builds. We stock food pantries. We plant trees, create parks, collect books for Africa, and contribute time in myriad other ways and fashions. However, we are increasingly moving toward a skills-based model whereby what you do for a living and what you are educated in is applied to our community work. Furthermore, we are thinking beyond single non-profit agencies to apply your volunteer skills. We are looking at small businesses within distressed communities as well as systems of work where we can have a broad impact by helping group efforts be more efficient.



From building parks, to planting trees, to painting homes, to tutoring students, helping after natural disasters and helping young mothers plan for their futures, our volunteers run the gamut of their commitments.

The next few pages are a small sample of the many wonderful volunteers and events from 2018.



Thank You

We love your enthusiasm and support!

We hope you found something of interest in our third company-wide Corporate Social Responsibility Report. Much like our communities, it's a work in progress and one that we will continually evolve. Specifically, we hope you gained a clearer picture of what we are doing in our different regions and how all efforts tie into the whole of Equifax.

If you have any questions on how you might volunteer, lead, or contribute in some capacity to our core strategy please email communityaffairs@equifax.com. We will step up the tempo around all three of those areas in 2019 and we will need your help to achieve lasting impact.

For more information or to become involved, please contact:

David Stiffler

VP, Global Corporate
Social Responsibility

e david.stiffler@equifax.com

g communityaffairs@equifax.com

p 314-326-1568