



EQUIFAX®

Credit Trends Economic Vitality

Get instant visibility into today's fast-changing market

COVID-19 fueled massive, unprecedented shifts in the U.S. marketplace, leaving many businesses looking for ways to better navigate today's fast-moving economic climate.

Our Credit Trends Economic Vitality application (app) offers dynamic market views of U.S. consumer credit data and is updated monthly. The app delivers superior market visibility to help companies:

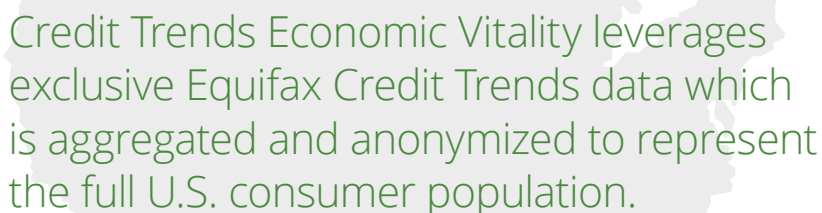
- Benchmark and analyze performance
- Better understand changing market drivers
- Get a current view into current or future territories
- Quickly pivot market strategies and operations

Key benefits

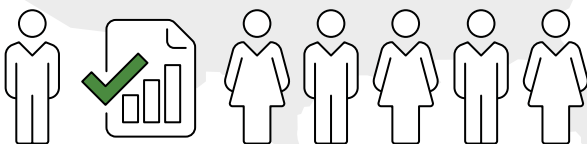
Make stronger strategy decisions in today's fast-moving economic climate by quickly visualizing changing consumer behaviors and market trends

Gain the insight and flexibility required to quickly adjust market positioning, strategies and internal processes

Easily create and access illustrative graphs and charts with data updated on a monthly basis



Credit Trends Economic Vitality leverages exclusive Equifax Credit Trends data which is aggregated and anonymized to represent the full U.S. consumer population.



Dig deeper with data-driven market views

Credit Trends Economic Vitality leverages exclusive Equifax Credit Trends data which is aggregated and anonymized to represent the full U.S. consumer population. The app is highly configurable so that anyone from executives to analysts can easily create data-driven visualizations with embedded analytics across multiple product categories, including auto lease and loan, bankcard, installment and revolving loans, mortgages, home equity loans and lines of credit, student loans and more.

What's more, you can adjust your parameters in real time and dig deeper by double-clicking interactive charts and graphs to better understand total market levels, delinquency trends, credit utilization over time, changes in risk score and much more.

For example, in seconds you can visualize if credit utilization rates are going up, down or stabilizing in specific areas.

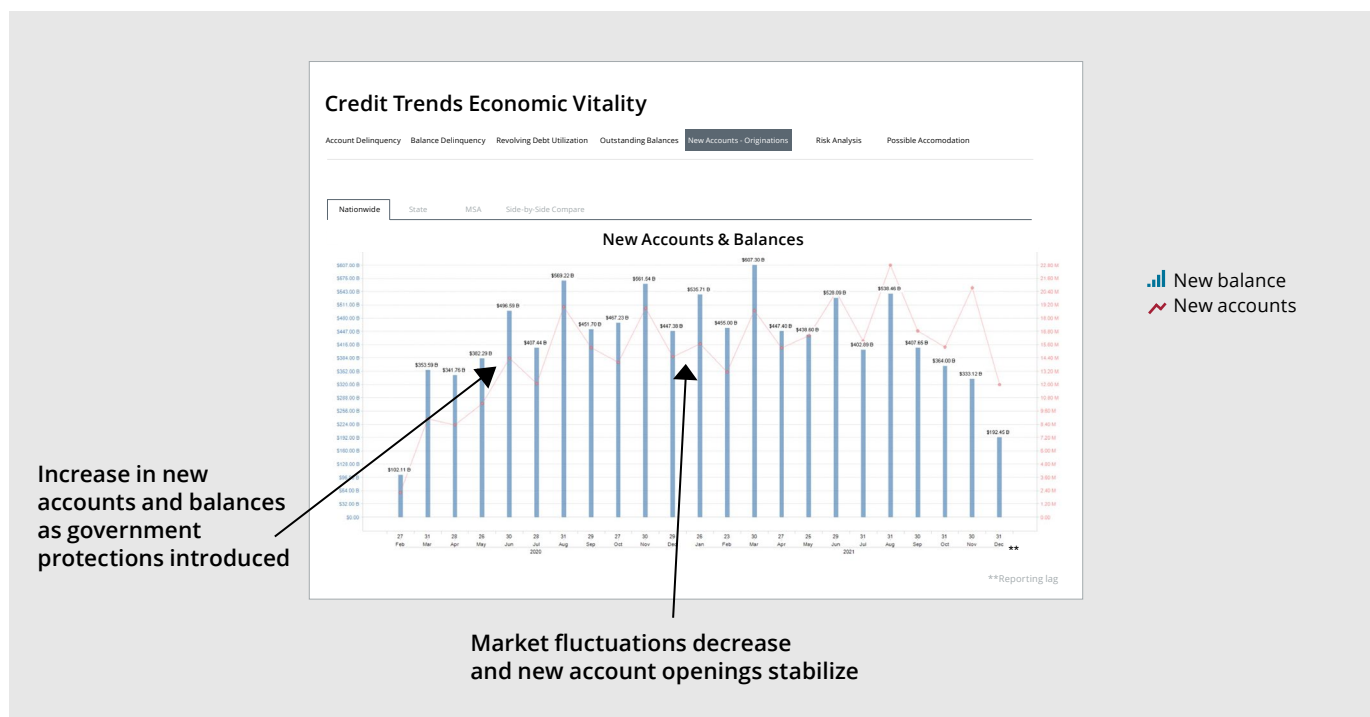


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Credit Trends Economic Vitality				
Available data views				
Aggregated and anonymized data from the Equifax credit file, represents the full U.S. consumer population	National, state and MSA views	Segment by product	Segment by age	Segment by delinquency
Account and balance delinquency <ul style="list-style-type: none">• Number of accounts and balances• Dollar amounts• % of accounts delinquent	✓	✓	✓	
Revolving <ul style="list-style-type: none">• Percent of credit utilization• Amount of balance outstanding	✓	✓	✓	
Outstanding balances	✓	✓	✓	
New account originations <ul style="list-style-type: none">• Balance and account	✓	✓	✓	
Risk analysis <ul style="list-style-type: none">• Vantage Score Distribution		✓	✓	✓

Sample data visualization

Below is a sample view available through Credit Trends Economic Vitality. Here, you see how new accounts and balances increased after the initial fall-off near the beginning of the COVID-19 pandemic.



Part of the Equifax Ignite® Marketplace, where a picture is worth a thousand data points

Available through the Equifax Ignite Marketplace and accessible 24/7, the app provides an unmatched perspective on the unique and extraordinary trends occurring today throughout the consumer credit market so you can proactively adjust account strategies, as needed, across your business.

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