A SCORING SYSTEM IDENTIFYING CREDITWORTHY CUSTOMERS AND PREDICTING SERIOUS CREDIT RISKS

Equifax BEACON predicts the likelihood that an existing account or potential credit customer will become a serious credit risk within 24 months after scoring. Developed in association with Fair, Isaac and built with a sample of over one million Equifax consumer credit profiles, BEACON identifies and projects the full range of credit risks — including bankruptcies, charge-offs, repossessions, loan defaults and delinquencies. Helps speed decision-making for approving new accounts, setting credit limits, reissuing cards, setting debt-recovery strategies and cross-selling.

Multiple targeted scorecards for accurately scoring both new and established credit files

BEACON:

1. Delivers precise and easy-to-use credit scoring — without complex data analysis on your end
2. Allows you to extend credit according to a consumer’s future credit risk while minimizing losses
3. Draws from a comprehensive, nationwide database of 190 million consumer credit files for comprehensive payment history
4. Updated regularly to keep up with changes in consumer credit behavior
5. Is an excellent risk scoring solution if you lack the volume or resources for a custom scorecard
6. Returns up to four reason statements explaining the most significant elements why the individual’s score is not higher — reason statements that can be used as explanations for applicants or customers not meeting your criteria

1. Offers four industry-specific models (Auto Finance, Bankcard, Installment and Personal Finance) to maximize risk prediction for these industries
2. Can be used on-line with a wide range of Equifax risk assessment products including ACROFILE™, ACROFILE PLUS™, ACROSELECT™ and Decision Power™ — as well as off-line with Equifax prescreening and account management products for solicitation strategies and portfolio review criteria

A PROVEN SCORING SOLUTION FOR PREDICTING LOW- AND HIGH-CREDIT RISKS

BEACON is part of a growing family of innovative products and services that comprise the Equifax Total Solution — your strategic master plan for growth and control. Call 1-800-879-1025 to contact an Equifax representative today. Or contact us on-line at www.equifax.com.
Here’s how BEACON predicts the likelihood that a consumer will become a serious credit risk. (This sample shows BEACON on an ACROFILE report.)

1. Scores range from 350 to 950 — the higher the score, the lower the potential for serious delinquency.

2. Up to four reason statements explaining the most significant elements why the individual’s score is not higher.

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**BEACON Score:** 560

00040/00013/00021/00020

**DeroGatory Public Record Or Collection Filed**

- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- AMOUNT PAST DUE ON ACCOUNTS
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

- SSN Issued -93
- STATE Issued - GA

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**Consumer, John Q, Jr, Jane**

* 001 EQUIFAX CREDIT INFORMATION SERVICES
  - P O BOX 740241
  - 1150 LAKE HEARN DRIVE STE 460 ATLANTA GA 30342-0241 770/612-3200

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**BDS-03/03/49, SSS-900-00-0000, SSN VER: N**

- 01 ES-ENGINEER, ACME MFG, ATLANTA, GA, EMP 06/93, VER 03/97
- 02 EF-ENGINEER, CENTRAL POWER, SAN JOSE, CA, LEFT 05/93
- 03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI, LEFT 05/91

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**SUM-04/73-07/98, PR/OI-YES, FB-NO, ACCTS:8, HC$450-87595, 4-ONES, 1-TWO, 1-THREE, 1-FIVE, 1-OTHER.**

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**PUBLIC RECORDS OR OTHER INFORMATION ****

- 04 07/93 BKRP 111VF116, 453657, LIAB$25600, ASSET$10500, EXEMPT$100, INDIVID, PERSONAL,
- VOL CH-7 FILED

- 05 11/97 COLL 04/97 111YC363 ACB COLLECTIONS FOR DR JONES
  - AMT:$532 BAL:$300 PAYMENT DLA:11/97, 1, 202012
- 06 05/97 ST JD, 111VC51, $500, DEF-S, 88776, VISA, SATISFIED, 08/97

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**INQS-SUBJECT SHOWS 4 INQUIRIES SINCE 05/98**

- BURDINES 111D304 06/22/98 HECHT CO 111D2872 05/15/98
- FRIEDMAN'S 111JA105 05/12/98 NATIONSBNK 111FM6875 05/11/98

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**FIRM/ID CODE**

- RPTD OPND H/C TRM BAL P/D CS MR ECOA ACCOUNT NUMBER

**AMEXTRVLSV*1110N250**

- 01/98 01/95 450 123 123 01 36 J

**ATL FIN VS*111FS26**

- 06/98 03/92 30000 140 2832 700 R5 69 I 4453

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**WACH IL 111BB771**

- 06/98 07/92 25000 100 4500 R1 I 432704567

**LORD & TAY*111DC151**

- 06/98 09/93 478 25 356 50 R3 39 J 175

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**SEARS**

- 05/98 01/96 4200 18M 933 11 24 C 1256843

**HFC**

- 06/98 04/98 10 110 R1 99 J 5540

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**PAINE/WEBB**

- 05/98 12/92 87K 750 37K 750 I2 66 I 7785632

**HOME LOAN**

- 03/01/60(01)90+(00) 02/94-R3, 01/94-R2

**DLA 05/98**

**AMOUNT IN H/C COLUMN IS CREDIT LIMIT**

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**END OF REPORT EQUIFAX AND AFFILIATES - 07/31/98 SAFESCANNED**