



BEACONSM

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.

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BEACON scores risks through a range of convenient methods:

- CRT
- Direct Access Terminal
- System to System
- PC
- Batch mode (Off-line)

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

BEACON:

- | Delivers precise and easy-to-use credit scoring — without complex data analysis on your end
- | Allows you to extend credit according to a consumer's future credit risk while minimizing losses
- | Draws from a comprehensive, nationwide database of 190 million consumer credit files for comprehensive payment history
- | Updated regularly to keep up with changes in consumer credit behavior
- | Is an excellent risk scoring solution if you lack the volume or resources for a custom scorecard
- | 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

| Offers four industry-specific models (Auto Finance, Bankcard, Installment and Personal Finance) to maximize risk prediction for these industries

| Can be used on-line with a wide range of Equifax risk assessment products including ACROFILETM, ACROFILE PLUSTM, ACROSELECTSM and Decision PowerSM — 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.

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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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① BEACON SCORE: 560                                00040/00013/00021/00020
② 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

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

*CONSUMER,JOHN,Q,JR,JANE SINCE 03/10/73 FAD 07/31/98          FN-238
  9412,MAIN STREET,ATLANTA,GA,30302,TAPE RPTD 07/93
  TELEPHONE NUMBER (404)555-1212 CRT 07/93
  410,ORANGE GROVE,DR,SAN JOSE,CA,95119,CRT RPTD 06/91
  46,KENNEDY,DR,DETROIT,MI,DAT RPTD 01/86
  ****ALSO KNOWN AS-CCONSUMER,ROBERT****
  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

*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.

***** PUBLIC RECORDS OR OTHER INFORMATION *****
04 07/93 BKRPT 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, I,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 111DC304 06/22/98 HECHT CO 111DC2872 05/15/98
  FRIEDMAN'S 111JA105 05/12/98 NATIONSBNK 111FM6875 05/11/98

* 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 03/923000 140 2832 700 R5 69 I 4453
  30(01)60(01)90+(01) 05/98-R4,04/98-R3,03/98-R2 DLA 02/98
  ACCOUNT CLOSED BY CREDIT GRANTOR
WACH IL 111BB771 06/98 07/925000 100 4500 R1 I 432704567
LORD & TAY*111DC151 06/98 09/93 478 25 356 50 R3 39 J 175
  30(04)60(02)90+(00) 05/98-R2,06/97-R2,06/94-R3 DLA 02/98
HFC *111FP439 05/98 01/964200 18M 933 I1 24 C 12566843
SEARS *111DC29 06/98 04/731000 10 110 R1 99 J 5540
  30(01)60(01)90+(00) 02/94-R3,01/94-R2
DLA 05/98
  AMOUNT IN H/C COLUMN IS CREDIT LIMIT
PAINE/WEBB*111FM1117 05/98 12/92 87K 750 37K 750 I2 66 I 7785632
  30(01)60(00)90+(00) 03/97-I2 DLA 04/98
  HOME LOAN
WACH IL 111BB771 04/97 07/92 LOST OR STOLEN CARD
4567
&

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