

INVESTORS' SERVICE PLAN



DIVIDEND REINVESTMENT

DIRECT STOCK PURCHASE

AND SALE PLAN

OVERVIEW OF THE INVESTORS' SERVICE PLAN

American Stock Transfer & Trust Company, LLC is pleased to offer the American Stock Transfer & Trust Company, LLC Investors' Service Plan (the "Plan") for shareholders and first-time investors in Equifax Inc. ("Equifax") common stock. The Plan is being administered by American Stock Transfer & Trust Company, LLC, ("AST") and offers you a variety of convenient, low-cost services to make it easier for you to invest in Equifax common stock. The principal terms and conditions of the Plan are summarized in this brochure. A copy of the full terms and conditions of the Plan is available from AST, upon request at no charge.

You can participate in the Plan if you are a registered holder of Equifax common stock. If you do not own Equifax common stock, you can become a participant by making your initial purchase directly through the Plan. The Plan provides you with the opportunity to reinvest dividends as well as to make additional sales or purchases of Equifax common stock.

This brochure explains the features of the Plan and answers some of the most frequently asked questions. Please read it carefully. If you would like to participate in the Plan, complete the Enrollment Form and mail it to AST in the envelope provided for your convenience.

The purpose of the Plan is to provide shareholders and other investors with a convenient and economical way to purchase shares of Equifax common stock and to reinvest all of their cash dividends in additional shares of Equifax common stock.

INVESTORS' SERVICE PLAN FEES

Purchases of shares with initial investment (\$500 minimum)	\$5.00 plus commission of \$.07 per share
Reinvestment of quarterly dividend	No charge
Purchase of shares with optional cash investments	\$5.00 plus commission of \$.07 per share
Transfer shares as gift	No charge
Custody services/certificate safekeeping	No charge
Certificate withdrawal or issuance	No charge
Sale of shares	\$15.00 plus commission of \$.07 per share
Termination Fee-issue certificate	No charge
Original or current year duplicate statement	No charge
Duplicate statement - prior year	\$20.00
Returned check fee due to insufficient funds	\$25.00

must recognize that neither Equifax nor AST can assure a profit or protect against a loss on the shares purchased under the Plan.

What if I have questions about the Plan?

Any questions you have about buying or selling stock, reinvesting dividends, or any other services offered by the Plan, may be directed to the following:

American Stock Transfer & Trust Company, LLC
866-665-2279
Or visit our website at www.amstock.com

You may also write to the following:

American Stock Transfer & Trust Company, LLC
6201 15th Avenue
Brooklyn, NY 11219

Initial or optional cash investments, by check or money order payable to AST, in U.S. dollars, should be mailed to:

American Stock Transfer & Trust Company, LLC
P.O. Box 922
Wall Street Station
New York, NY 10269-0560

Please include your name, address, Social Security number and daytime telephone number on all correspondence. Shareholders may call shareholder services with other questions at 866-665-2279.

The Plan is designed for the long-term investor and does not afford the same flexibility as a stockbroker's account.

Neither the Plan Administrator nor Equifax will be liable for any act performed in good faith or for any good faith omission to act, including without limitation, any claim of liability arising out of failure to terminate a participant's account, sell stock held in the Plan, or invest optional cash payments without receipt of proper documentation and instructions with respect to the prices at which stock is purchased or sold for the participant's account and the time such purchases or sales are made including price fluctuations in the market value after the purchases or sales.

KEY FEATURES OF THE PLAN

Anyone Can Participate

You may participate in the Plan if you own Equifax common stock that is registered in your name, or you can participate by making your initial investment in Equifax common stock through the Plan with a minimum initial investment of \$500.

Optional Cash Purchases

You can buy Equifax common stock and pay fees and commissions lower than those typically charged by stockbrokers for small transactions. Once you are a participant, you can invest as little as \$50, up to \$10,000 per month. Daily investments may be made by check or money order, or quarterly automatic deductions from your bank account can be arranged.

Convenient Share Sales

You can sell Equifax common stock and pay fees and commissions lower than those typically charged by stockbrokers for small transactions.

Gifts and Other Share Transfers

You can easily make gifts of Equifax common stock to others. When you transfer or give shares, a Plan account will be opened for the recipient, who will then enjoy the full Plan benefits.

Automatic Dividend Reinvestment

If you choose, your dividends will automatically be reinvested in additional shares of Equifax common stock.

Share Safekeeping

AST will hold your Equifax common stock certificate for safekeeping, at no cost to you. You can request withdrawal of any or all of your whole shares of Equifax common stock at any time. A certificate for those shares will be sent to you, free of charge.

Transaction Reporting

Following each transaction, you will receive a statement showing the account activity and the shares balance in your Plan account.

Plan Costs

The costs for enrolling in this Plan if you are not currently an Equifax shareholder, and for executing various transactions may involve minimum administrative service fees and/or brokerage commissions. See fee schedule on page 11.

Timing

Participants cannot control the timing of investments or sales under the Plan; therefore, they cannot control the price at which investments or sales are made for them under the Plan.

Plan account and send you a check for the proceeds, less applicable fees. Termination notices should be received by AST three business days prior to a dividend record date to avoid the reinvestment of the current dividend or any possible delay in receipt of your shares and/or cash.

What about taxes?

AST will send a Form 1099-DIV to you and the Internal Revenue Service after each year end, reporting all dividend income you received during the year on your Equifax common stock (consisting of dividends and transaction or trading fees paid on your behalf by Equifax). If you earned less than \$10.00 in dividends in any one year, you will not receive Form 1099-DIV since any earned income less than \$10.00 is not a reportable event. If you sell shares through the Plan, AST will send you the proceeds of the sale along with Form 1099-B attached to the bottom of the check. AST will notify the Internal Revenue Service of all sale transactions after year end.

What provisions are made for non-U.S. residents?

Cash investments from non-U.S. residents must be in United States currency and will be invested in the same manner as investments from other participants. Each participant is responsible for reviewing the applicable laws of his or her country of residence prior to investing in Equifax common stock. All dividends will be subject to withholding under the terms of any applicable tax treaty provisions.

May the Plan be modified or discontinued?

AST reserves the right to suspend, amend, modify or terminate the Plan at any time. All Equifax shareholders, both participants and non-participants in the Plan, will be notified of any suspension, termination or significant amendment or modification of the Plan.

Does participation in the Plan involve any risk?

The risk to participants is the same as with any other investment in common stock of Equifax. A participant may lose an advantage otherwise available from being able to select more specifically the timing of investment or sale of shares. Participants

Will I receive certificates for shares purchased?

No, because the Plan provides for share safekeeping. For your convenience, shares purchased under the Plan will be maintained by AST in your name in non-certificated form.

Can I get certificates if I want them?

Yes. If you would like to receive a stock certificate for all or a portion of the whole shares of Equifax common stock in your Plan account, AST will send one to you, upon your written request, within two business days of the receipt of your instructions. Please allow up to seven business days for the certificate to reach you.

How can I transfer or give gifts of shares?

You may transfer or give gifts of Equifax common stock to anyone you choose by contacting AST and requesting a Transfer Request form. The form should be completed with the number of shares stated. Transfers can be made in book-entry or certificated form. If the transfer is a gift, and you want a gift card sent to the new participant, please request it at the time of transfer. A notice indicating the deposit of Equifax common stock will be forwarded to the recipient.

How will I keep track of my investment?

AST will send a statement confirming the details of each purchase or sale you make, including the reinvestment of dividends. You will also receive a comprehensive year-end statement summarizing activity in your account which should be retained for record keeping and tax purposes.

How would I terminate my participation?

You may withdraw entirely from the Plan merely by giving written notice of termination to AST. You may use the transaction request form attached to the bottom of your account statement for this purpose. Upon termination, you will receive a certificate for the whole shares held for you under the Plan and a check for fractional shares based on the current market value. Thereafter, future dividends will be sent directly to you by check. Alternatively, if you so direct, AST will sell all whole and fractional shares in your

FREQUENTLY ASKED QUESTIONS & ANSWERS

How do I get started?

You can get started by completing the enclosed Enrollment Form along with the items required and mailing them to AST in the return envelope provided. Your participation will begin after the Enrollment Form is received. Once you are enrolled, your participation continues automatically, until you terminate your enrollment with AST.

How do I make an initial investment?

If you do not currently own Equifax common stock, you can make an initial cash investment of as little as \$500, but no more than \$10,000, by completing an Enrollment Form and submitting it with your check. Only checks or money orders made payable to AST will be accepted. No third party checks or cash will be accepted. No interest is paid to you on optional cash payments held by AST pending investment. See the fee schedule on page 11 for costs associated with initial cash purchases.

How do I make an optional cash investment?

If you already own Equifax common stock and are enrolled in the plan and want to make additional purchases, you can send a check or money order to AST for each purchase. Attach your check to the optional cash investment form on your statement and mail both to the address specified on the statement. Do not send cash. Additional cash purchases are subject to a minimum purchase requirement of \$50 per investment and a maximum of \$10,000 per month. See the fee schedule on page 11 for costs associated with optional cash purchases. No interest is paid to you on optional cash payments held by AST pending investment.

Can I make automated quarterly investments?

Yes, if you wish to make regular quarterly purchases, you may authorize automatic quarterly deductions from your bank account. This feature enables you to make ongoing investments in an amount that is comfortable

for you, without having to write a check. AST will arrange optional cash investments to be made automatically by Electronic Funds Transfer (EFT). EFT payments are deducted quarterly from the participant's designated account through any qualified financial institution that participates in the Automated Clearing House Network. Deductions are made on the 12th of March, June, September and December, or on the next business day if these dates fall on a weekend or recognized holiday. These payments are subject to the same minimum and maximum investment amounts as well as service fees, brokerage commissions, and conditions. Amounts received will be invested on the next investment date after receipt of the funds. You can cease the automatic deduction whenever you want with five business day's prior written notice to AST.

When will shares be purchased?

Purchases in the open market will be made daily. Upon receipt of the funds, AST will invest initial and additional cash investments, less applicable fees, and dividends in whole and fractional shares. Funds must be received by AST one day prior to the investment date. In the unlikely event that, due to unusual market conditions, AST is unable to invest funds within 35 days, AST will return the funds to you by check. No interest will be paid on funds held by AST pending investment. A statement will be mailed to you after each transaction.

When are dividends reinvested?

AST will invest dividends to purchase additional shares of Equifax common stock on the open market as promptly as practicable on or after the payable date. In the unlikely event that, due to unusual market conditions, AST is unable to invest the funds within 35 days, AST will remit the funds to you by check. No interest will be paid on funds held by AST pending investment. There is no charge to reinvest dividends.

How do I sell shares?

You can sell shares in your Plan account, including shares deposited for safekeeping, at any time by written

instruction to AST, or you may request a Sale Transfer Request form. AST will record sale orders on the date of receipt, and process them daily. The selling price will not be known until the sale is completed. AST will send to you, by check, the proceeds of the sale, less applicable fees.

What are the costs?

There is a fee when making an initial investment or an optional investment. Participation is voluntary, and you may discontinue your participation at any time. There are other fees associated with the Plan's services to make initial or optional share purchases and to sell stock. There are no fees associated with the reinvestment of dividends. (See fee schedule on page 11.)

How will my share price be determined for purchases and sales?

The price for shares purchased in the open market for the plan with initial and optional cash investments will be the weighted average price per share of all shares purchased for the plan in the open market on the purchase date, less applicable fees.

What is safekeeping?

Shares of Equifax common stock purchased on your behalf under the Plan will be maintained in your Plan account in the form of book-entry held by AST.

If you own Equifax common stock in certificated form, you may deposit your certificates for those shares with AST free of charge. To deposit certificates, send them with your completed, signed enrollment form. The certificates and form should be sent via registered mail to the Plan Administrator. The certificate, or written request accompanying the certificate, must be signed by all registered holders. Safekeeping protects your shares against loss, theft or accidental destruction. Safekeeping also provides a convenient way for you to keep track of your shares. Only shares held in safekeeping may be sold through the Plan.