



Mark W. Begor
Chief Executive Officer

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Ms. Chi Chi Wu
National Consumer Law Center
7 Winthrop Square
Boston, MA 02110-1245

Dear Ms. Wu:

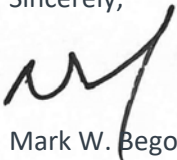
I received your letter requesting that Equifax provide consumers with credit reports in Spanish and seven additional languages. I appreciate your commitment to ensuring that all Americans have access to their personal credit information in the language that they prefer. Since joining Equifax in April 2018, I have repeatedly asked our employees to prioritize consumers and make them a central focus of what we do. Our corporate purpose, "helping consumers live their financial best", regularly reminds the Equifax team that consumers stand behind every credit report and financial decision.

As the CEO of a national credit bureau, I must balance another challenging reality. Equifax serves approximately 250 million consumers in the United States by compiling their data and sharing it with users as permitted by the Fair Credit Reporting Act (FCRA). The FCRA requires Equifax to follow reasonable procedures to assure maximum possible accuracy of a consumer's information, as well as dictates accuracy requirements and what Equifax must include in a file disclosure to a consumer. A failure to strictly comply with these FCRA requirements creates a risk of significant civil litigation and regulatory penalties. This combination of the millions of consumers that Equifax serves and the strict FCRA liability discourages us, and other credit bureaus, from voluntarily going beyond what is legally required even though we may want to provide consumers with additional services.

Nonetheless, I have instructed my team to review the operational changes and resources that would be necessary for Equifax to provide consumers with credit reports in Spanish. I'm also aware that you have collaborated in good faith in the past with my Equifax external affairs team. I hope that those conversations continue to foster the financial well-being of consumers.

Thank you for your focus on consumers and your thoughtfulness regarding credit issues. We look forward to finding common ground.

Sincerely,



Mark W. Begor

cc: The Honorable Kathy Kraninger, Director, Consumer Financial Protection Bureau