WE THRIVE IN COMMUNITY.
We invested over 1.7 million in Equifax Foundation dollars behind our strategic initiatives, extended the Foundation reach to support initiatives outside of the U.S. for the first time, supported your passion for non-profit work with over $300,000 in matching gifts and raised close to a million more dollars (includes company match) through the United Way Campaign. As well, we saw an increase of volunteerism with an ever-increasing focus in leveraging your business skills and talents.

Moreover, 2016 was pivotal for the strategic plan we developed that looks beyond our philanthropic resources in favor of an approach that better leverages our core business competencies. We want the function of Community Affairs not to exist outside the everyday business of Equifax, but align with the core business operations and initiatives. In short, we will deploy a strategy in 2017 around Financial Capability that will help us become an innovative partner to the rest of the business. As Chris Pinney from the Aspen Institute intones, “By aligning and engaging community efforts more closely with the business, leaders can help unleash new resources and ideas that can greatly enhance the company’s positive impact on society. At the same time, this alignment can create new value for the company and increase its competitive advantage.”

Thank you for your 2016 commitments! We look forward to partnering with you in 2017!
2016 CORPORATE SOCIAL RESPONSIBILITY REPORT

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Our Strategy

Each year roughly 1.4 million nonprofits try to invent independent solutions to major social problems often working at odds with each other. Funders traditionally select individual grantees that offer the most promising solutions, versus thinking of themselves as implementers working as part of a group. Equifax understands that social problems and their solutions, arise from the interaction of many organizations within a larger system — a system not unlike the internal operations at Equifax where we do not function separately but together to achieve our goals.

Progress in our community investment strategy depends on working towards the same goal and measuring the same thing. Large scale impact depends on increasing cross-sector alignment and learning among many organizations with corporate and government sectors existing as essential partners.

In Atlanta and St. Louis, our two most populous regions, we have created a new logic: "place-based" models that are collaborative, evidence-based and long term.

Our Approach:

1. **Collaborative:** Our new investment strategy seeks partnerships with universities, public institutions, community stakeholders, non-profits and residents. We have evolved from thinking of ourselves as a single corporate provider of resources, and moved into the role of convener and fosterer of a transparent process of community transformation.

2. **Place-Based:** We work within distinct geographically defined underserved communities.

3. **Evidence-Based:** Much like our business model, our community investment model is rooted in metrics.

4. **Long-Term:** We understand that systemic and sustainable change takes time.
Strategy Model
A Greater Understanding of Efforts to Outcomes
In the U.S., Atlanta and St. Louis are our two largest populations. The strategic approach we started in St. Louis almost five years ago, has now taken root in the Westside of Atlanta. The Westside of Atlanta and the Northside of St. Louis are historic communities. Both communities produced important cultural figures and city leaders; both have slipped to disturbing level of distress. Our approach sees the community affairs team as “boots on the ground”, working not just with non-profits but with residents, church leaders and city officials.

Our collaborative approach around economic development centers on but is not limited to small business support, workforce development & opportunities around innovation and entrepreneurship. In St. Louis, we opened a new Business Development Center to support economic development for the entire North City area. In the Westside of Atlanta, we are proud to debut our new Financial Capability Center, which is a multifaceted operation designed to protect Westside residents from pay day lenders while increasing their knowledge and access to financial tools and education.
Northside Economic Collaborative
Five Years of Investment Towards Greater Financial Capability
Northside Economic Collaborative Report

<table>
<thead>
<tr>
<th>GOALS</th>
<th>OUTCOMES</th>
<th>STRATEGIES FOR ACTION</th>
<th>FOUNDATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community residents actively utilize the available education and training to develop workforce skills, become financially responsible, and create their own businesses.</td>
<td>Long-term Outcomes: Increased number of employed residents and small business owners, Increased participation in local economy</td>
<td>Expand existing services and education to the community</td>
<td>Community lenders, banks, and entrepreneurship training/mentoring</td>
</tr>
<tr>
<td>Community residents have access to capital to advance their businesses while small business owners are incentivized and confident in expanding into the area.</td>
<td>Improved financial stability for residents, Increased investment in the area</td>
<td>Provide low-cost loans, grants, and other financial products, Leverage CDFI lending options</td>
<td>Community lenders and banks</td>
</tr>
<tr>
<td>Creation of strong social networks help to create meaningful interactions that catalyze economic vibrancy in the neighborhoods.</td>
<td>Increased ownership of events by community residents, Sustained interest by a diverse array of stakeholders in managing and improving the business district</td>
<td>Coordinate creating events that bring together community members, Strengthen partnerships</td>
<td>Non-profits, business owners, government officials, and churches</td>
</tr>
<tr>
<td>Investments in real estate allow for the creation of a walkable, livable, and vibrant community by retaining and attracting businesses and residents.</td>
<td>Increased business and resident retention, Improved building environment and walkability</td>
<td>Outreach to businesses looking to expand, Identifying and purchasing properties</td>
<td>Real estate agencies, non-profits, and business owners</td>
</tr>
</tbody>
</table>

**EDUCATION**

- Long-term Outcomes
  - Increased number of employed residents and small business owners
  - Increased participation in local economy

- Intermediate Outcomes
  - Increased confidence in financial management decision making
  - Improved financial behaviors
  - Increased knowledge of opportunities and support for small business owners

- Short-term Outcomes
  - Increased availability of formal education offerings
  - Increased access to informal training programs such as workforce development, entrepreneurship, finance and asset building

**CAPITAL**

- Increased financial stability for residents
- Increased investment in the area
- Increased usage of the financial resources
- Improved credit scores and decreased debt
- Increased availability of diverse financial resources for community residents
- Increased availability of financial incentives for existing small businesses looking to expand

**COMMUNITY ENGAGEMENT**

- Increased participation in community events by residents
- Increased community involvement and morale in rebuilding the community
- Increased variety and availability of activities and events held by the community
- Increased community awareness of existing local businesses

**REAL ESTATE**

- Increased occupancy of residential and commercial buildings
- Increased variety of styles and pricing of housing
- Improved physical condition of unused ad abandoned buildings
- Increased infrastructure building such as transportation, landscaping, and social engagement places
- Increased infrastructure building such as transportation, landscaping, and social engagement places

**EDUCATION CAPITAL COMMUNITY ENGAGEMENT REAL ESTATE**

**LONG-TERM OUTCOMES**

- Increased number of employed residents and small business owners
- Increased participation in local economy
- Increased confidence in financial management decision making
- Improved financial behaviors
- Increased knowledge of opportunities and support for small business owners

**INTERMEDIATE OUTCOMES**

- Increased financial stability for residents
- Increased investment in the area
- Increased usage of the financial resources
- Improved credit scores and decreased debt
- Increased availability of diverse financial resources for community residents
- Increased availability of financial incentives for existing small businesses looking to expand

**SHORT-TERM OUTCOMES**

- Increased ownership of events by community residents
- Sustained interest by a diverse array of stakeholders in managing and improving the business district
- Increased participation in community events by residents
- Increased community involvement and morale in rebuilding the community
- Increased variety and availability of activities and events held by the community
- Increased community awareness of existing local businesses

**STRATEGIES FOR ACTION**

- Expand existing services and education to the community
- Provide low-cost loans, grants, and other financial products
- Leverage CDFI lending options
- Coordinate creating events that bring together community members
- Strengthen partnerships
- Outreach to businesses looking to expand
- Identifying and purchasing properties

**FOUNDATIONS**

- Community lenders, banks, and entrepreneurship training/mentoring
- Community lenders and banks
- Non-profits, business owners, government officials, and churches
- Real estate agencies, non-profits, and business owners
Northside Economic Collaborative Report

Excel Center® Logic Model

**INPUTS**
- Funding
- Staff
- Partners
- Data Management System
- Facility
- Curriculum

**ACTIVITIES**
- Provide one-on-one financial coaching
- Provide group classes
- Refer clients to safe and reliable products and services
- Participate in external events

**OUTPUTS**
- # individuals reached through one-on-one coaching sessions
- # clients who create an action plan to reach financial goals
- # clients who decrease outstanding debt
- # clients who increase credit score
- # clients who increase personal savings
- # clients who become banked
- # clients who acquire an asset
- # clients who report increased level of confidence in their ability to achieve their financial goals
- # individuals reached through classes
- # referrals made
- # individuals reached through events
- # individual who utilize Excel Center services

**Knowledge, Beliefs, Attitudes and Skills**
- Clients have greater knowledge and skills related to personal finance
- Clients have a greater awareness of available community resources
- Clients have increased confidence in their current and future financial aptitude
- Clients have a greater sense of financial security

**Behaviors**
- Clients utilize healthy financial products and services
- Clients develop and practice healthy financial habits

**Status/Condition**
- Clients realize improvement in their financial wellness and well-being

**Short-Term**
- Medium-Term
- Long-Term
The Westside Financial Capability Center
BACKGROUND

The National Federation of Community Development Credit Unions (Federation) and Equifax jointly submit our exciting new partnership and launch of the Westside Financial Empowerment Center for consideration of inclusion at the Clinton Global Initiative’s 2016 meeting in Atlanta, GA.

The Federation is a certified Community Development Financial Institution with a mission of helping low-income people and communities achieve financial independence through credit unions. Community development credit unions (CDCUs) provide credit, savings, transactional and financial empowerment services to more than 5 million people across the U.S. and collectively hold over $45 billion in community-controlled assets.

Equifax is a global leader in consumer, commercial and workforce information solutions and is a strong supporter of local community development. Commonly, corporate engagement with non-profits tends towards the transactional, is often defined in charitable terms and remains, therefore, largely unrelated to business culture, goals and priorities. Equifax and the Federation seek to change that traditional dynamic with the launch of a national partnership that leverages the unique assets and experiences of both organizations.

Our partnership has been in development since 2015 and will be officially inaugurated with the creation of the Westside Financial Capability Center, a flagship center in one of Atlanta’s most disadvantaged communities. The Financial Capability Center will be a central access point for affordable banking, payday loan alternatives, affordable home mortgages and suite of financial services paired with outcomes-driven financial education and counseling. Westside marks the beginning of a national partnership between Equifax, a premier resource for a wide range of credit and consumer data and analytics, and the Federation and its network of 200 community development credit unions to advance financial inclusion and empowerment in low-income community across the U.S.
Westside Economic Development Report

STRATEGY AND COMMITMENT

The Westside neighborhoods of Atlanta are predominantly African American and among the lowest income segments of the City with 37% of adults living below the poverty line. One in four people in the City of Atlanta are underbanked and the Westside is a community with extremely low access to mainstream financial institutions where costly alternative providers and payday lenders abound, draining precious resources from the neighborhood.

Our Commitment: Federation and Equifax will launch Westside Financial Capability Center to provide financial services and education to 300 low-income residents each year. Westside will be a flagship site of national Pathways to Financial Empowerment initiative which aims to scale up to serve 10,000 annually through credit unions around the U.S.

In the Westside, there is not only a tremendous need for responsible financial services, but also an opportunity in the high-capacity CDCUs in neighboring communities and the commitment of Equifax to invest in long-term financial empowerment efforts in Atlanta, the home of its global headquarters. To address the myriad financial challenges faced by residents of the Westside of Atlanta, Equifax and the Federation are committing to develop the Westside Financial Capability Center. To improve financial well-being and strengthen low-income households’ ability to cope with volatility in income and expenses, households must have access to affordable financial services combined with guidance on how to take advantage of essential financial products and services. Recent research shows that banking access paired with financial education and counseling has a greater impact on financial capability and well-being than either intervention on its own. At the center, a partnership between local CDCUs and community based organizations will deliver this critical integration of high-quality financial education and the products and services necessary for residents to build towards a stronger future. Moreover, the center will offer a fertile proving ground for Equifax to leverage its unique data and insights in service of the Westside residents.
Westside Economic Development Report

ECONOMIC CHALLENGES

Income and Poverty Information

- Adults Below Poverty Line: 37% (Zip Code 30314) vs. 25% (Atlanta Average)
- Children Below Poverty Line: 57% (Zip Code 30314) vs. 32% (Atlanta Average)

10.4% Unbanked Residents in Atlanta
1.5X National Average

Home Ownership Rate
- Owner Occupied: 21.75%
- Renter Occupied: 78.25%

Employment Information
- Office Support: 12.3%
- Food Preparation: 9.6%
- Custodial/Janitorial: 8.0%

68% Residents at Risk of Being Unbanked Based on Income in Atlanta

Residents at Risk of Being Unbanked Based on Income in Atlanta

Median Household Income
- Zip Code 30314: $23,649
- Atlanta Average: $46,531 (US)

Median Household Income
- Zip Code 30314: $23,649
- Atlanta Average: $46,531 (US)
PROPOSED MODEL: WESTSIDE FINANCIAL CAPABILITY CENTER

FINANCIAL EDUCATION AND DEVELOPMENT CENTER

1. Non-profit that returns net income to community through education and services
2. Pathway to mainstream banking services through financial coaching and education
3. Safe, affordable banking services for the unbanked and/or underserved
Westside Economic Development Report

WESTSIDE FINANCIAL CAPABILITY CENTER

PRIMARY COMPONENT
A destination point for affordable banking and loan services, financial classes, and one-on-one financial counseling – all free to the community – with the goal of improving the financial and personal lives of individuals and families. It is a proven model with strong potential for replicability and scalability.

FINANCIAL INSTITUTION
A credit union is a member-owned financial cooperative, operated to promote community development, provide credit at competitive rates, and provide other financial services to its members. A credit union, to be identified will serve as the anchor of the Westside Financial Capability Center.

PROPOSED PRODUCTS AND SERVICES
- Low-cost, trusted, alternative source for financial services
- Microlending
- Small Dollar Payday Alternative Loans
- Short-term credit
- Check cashing
PARTNERS AND STAKEHOLDERS

PARTNERSHIPS AND COLLABORATION

The Westside Financial Capability Center is built on the strategic partnership between the Federation and Equifax. While collaboration is often the necessary hallmark of non-profit work, Equifax has made it a central tenant of our community engagement. Together, we plan on creating an opportunity not just for the residents of the Westside and other communities across the country, but we hope also an example of what it means for a corporation and a non-profit to effectively partner to create strong communities and consumers. We see this as a shared commitment and as such, our capacity is greatly increased.

Equifax is an exceptionally strong insights company with tremendous talent, resources and technology support structures that, when shared with the staff and partner CDCUs, create what we feel will be a cogent example of deep capacity and powerful partnership. However, our partnership belongs within a broader collaborative effort and enjoys the support of The Arthur M. Blank Family Foundation, InvestATL and other key community stakeholders in the Westside of Atlanta.
There is a need to identify appropriate partners for the three prongs of this initiative. There are strong local institutions doing this work that must be a part of this process. The banks, corporations, service providers and other members of the Westside Economic Inclusion Collaborative are active participants in cultivating economic development in the Westside:

**Primary Partners**

- Equifax
- Federation

**Secondary Partners**

- The Arthur M. Blank Family Foundation
- Atlanta Community Development Credit Union

**Additional Regional Partners**

**Banks**

- SunTrust
- PNC
- Fifth Third Bank
- Bank of America
- Federal Reserve Bank of Atlanta
- Wells Fargo

**Corporations**

- IBM
- InvestAtlanta
- Village Micro Fund

**Financial Institutions**

- Operation Hope
- Prosperity Connection

**Service Providers**

- Georgia Consortium
- Enterprise Credit Counseling Solutions
People with bad-to-no credit often struggle to find financing. Because they’re viewed as a risk among traditional lenders, some of these folks turn to small-dollar payday loans for emergency cash. But these loans come at a cost: In many cases, the annual percentage rate (APR) on a payday loan averages about 400% and can run as high as 5,000%.

There’s been a push from consumer advocates to make small-dollar credit more accessible and more affordable for low- and moderate-income credit-challenged consumers.

Now on the heels of sweeping new regulation that would drastically alter the payday and title lending industries, Equifax and the National Federation of Community Development Credit Unions are trying something new.

The credit bureau and nonprofit credit union trade group announced plans on Monday to build the Westside Financial Capability Center, in Atlanta. The center is intended to provide "affordable banking, alternatives to payday loans, affordable home mortgages, and a suite of financial services designed to empower residents to achieve their financial goals," the company said in a press release.

How the Center Will Work

The center’s borrowers will be able join one of four participating credit unions, which will provide the aforementioned suite of products. Small-dollar loans will be available to address immediate financial needs.

“We’re designing the product to be flexible for emergency needs, but the intent is to get that relationship started,” said Cathie Mahon, president and CEO of the Federation of Community Development Credit Unions.

Upfront fees and high interest rates have become the norm for short-term credit as many lenders can’t turn a profit otherwise. But credit unions are able to buck the trend and offer more affordable rates on short-term credit because they “tie their financial outcome to the success of the borrower,” Mahon explained. “We need you to be successful in this small-dollar loan.” The hope is that consumers will stick with the credit union when it comes time to get a mortgage or other traditional line of credit.

The new center’s small-dollar loans will be subject to an 18% interest-rate cap, a mandate for federally-chartered credit unions.

“"There may be a small application fee” depending on the credit union, Mahon said, but all financing will be compliant with the Consumer Financial Protection Bureau’s recently proposed regulations regarding payday lending. Those regulations stipulate, among other things, that short-term lenders should verify borrowers’ ability to promptly repay loans and not repeatedly issue loans to the same customers.

“We’re still going to underwrite to make sure you have the ability to repay,” Mahon said, but the center plans to look at credit reports to get a sense of a person’s total debt in lieu of using a credit score to determine approval.
Providing Atlanta Westside Residents With Affordable Financial Services, Education, And Counseling

New York, NY, June 13, 2016 — The National Federation of Community Development Credit Unions (Federation) and Equifax Inc. today announced a partnership to build the Westside Financial Capability Center. The Center will provide the Atlanta Westside community with affordable banking, alternatives to payday loans, affordable home mortgages, and a suite of financial services designed to empower residents to achieve their financial goals. The search for a physical site has narrowed to several options that will allow the Center to function in coordination with Atlanta area credit unions, community stakeholders and service providers. Equifax has committed $450,000 through 2018 in support of the Center which is scheduled to open in early 2017.

Both the Center and the partnership between Equifax and the Federation were announced at the 2016 Clinton Global Initiative (CGI) America meeting in Atlanta. CGI America brings together leaders in business, philanthropy and government to develop solutions that encourage economic growth and increased social mobility in the United States. The development of the Center is a CGI America featured Commitment to Action, part of the Financial Opportunity Working Group.

The Center marks the beginning of a strategic, national partnership between Equifax, a premier resource for a range of credit and consumer data, analytics, and insights, and the Federation, a certified Community Development Financial Institution (CDFI) with a mission of helping low- and moderate-income people and communities achieve financial independence through credit unions.

“One of our goals at Equifax is to empower consumers with the information they need to make financial progress in their lives,” said Dann Adams, President of Global Consumer Solutions at Equifax. “Whether you’re looking to rent or buy a home, purchase a car, apply for a personal loan, or create a budget that’s appropriate for your lifestyle, reaching the next financial milestone in life is incredibly personal. And to accomplish that, every consumer needs the right information and the right resources.”

“Through our partnership with the Federation and the establishment of the Center, we will be able to reach Atlanta Westside residents at the right place, at the right time,” Adams added.

Federation member community development credit unions (CDCUs) provide credit, savings, transactional, and financial empowerment services to more than five million people across the United States, and collectively hold more than $52 billion in community-controlled assets.

“We are delighted to be partnering with Equifax on the Westside Center,” said Cathie Mahon, President and CEO of the Federation. “The Center will be a flagship site for a new, national financial counseling model, Pathways to Financial Empowerment. Supported by first-of-its-kind technology to track impact, Pathways is designed to shift the emphasis from financial information to the actions a consumer takes to improve his or her financial well-being.”

Launched by the Federation in collaboration with Neighborhood Trust Financial Partners in 2015, Pathways to Financial Empowerment helps credit unions and their members evaluate progress with credit, manageable debt levels, and short- and longer-term savings.

“When it comes to personal finances, consumers have many choices available, and education and access to the right resources are key,” said Adams. “Our efforts with the Federation will go a long way toward providing Atlanta Westside residents with resources that may help them improve their financial situation; education designed to help them understand the critical role credit plays in all of their financial decisions; and access to individuals who can help them set and achieve long-term financial goals.”
Volunteerism

Our volunteerism in 2016 grew both broader and deeper. Broader, in that we fielded more volunteer teams than ever before with our Volunteer Blitzes but also deeper in that we have over 17 teams now dedicated on an annual basis to one of our core community partners. That dedicated partnership allows us and our partner non-profits to maximize our time together. They know us and we know them which means we don’t waste time retraining, re-acclimating to the mission or retreading on past projects. Our unique approach also allows volunteers to grow as leaders beyond our office walls.

From building parks, to planting trees, to painting homes and non-profit walls, to tutoring students, helping after natural disasters and helping young mothers plan for their futures, our volunteers run the gamut of their commitments. The next few pages are a small example of the many wonderful volunteers and events from 2016.
United Way

2016 was another stellar year for our local partnership!

We have colleagues and their teams who have adopted a number of United Way agencies on an annual basis. We have leaders who serve on grant allocation panels as well as hold membership on a variety of United Way committees. We exceeded our goal of $325k by a considerable amount and, with the company match, will provide close to a million dollars to our communities! In addition, our Canada offices ran a campaign at the same time as the US campaign which will contribute close to $100,000 to United Way agencies up north.
Volunteer Team Spotlight

Process Improvement Team and the Scholarship Foundation

Pictured left to right: Karin McElwain-West, Laura Keeton, Brett Turnbough, Jennifer Lamb, Denise Wunderlich, Shonda Platt, Kelly Baynes, Amber Shaus, Sarah Nonnenkamp
The Scholarship Foundation

- Founded in 1920
- Furnishes direct financial support to students
- Provides information to drive financially sound educational choices
- Offers opportunities to volunteer
- Contributes to enlightened public policy around postsecondary educational opportunity without financial barriers
- Offers network of partners dedicated to preparing students for postsecondary education
- ScholarShop retail locations sell high quality donated clothing and accessories to provide revenue
### The Scholarship Foundation – Project Charter / Business Case

#### Problem Statement / Business Case
The Scholarship Foundation has 1,300 files containing information that has not yet been data entered into their system. Missing data makes it difficult to effectively analyze past data to assist in student loan decisions.

#### Objective Statement
The Scholarship Foundation has 1,300 files containing information that has not yet been data entered into their system. Missing data makes it difficult to effectively analyze past data to assist in student loan decisions.

#### Scope

<table>
<thead>
<tr>
<th>In-Scope</th>
<th>Process Starting Point</th>
<th>Process End Point</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,300 Scholarship Foundation student files</td>
<td>Identify files in need of updates</td>
<td>All files data entered into Scholarship Foundation system</td>
</tr>
<tr>
<td>File prep</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training materials</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Data entry</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Deliverables / Achievements

<table>
<thead>
<tr>
<th>Hard Savings</th>
<th>Soft Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Reduction in unit cost of operations</td>
<td>1 Reduction in cash flow</td>
</tr>
<tr>
<td>2 Reduction in unit cost of production</td>
<td>2 Reduction in need for working capital</td>
</tr>
<tr>
<td>3 Reduction in transaction cost</td>
<td>3 Avoidance of capacity enhancement</td>
</tr>
<tr>
<td>4 Reduction in overhead cost</td>
<td>4 Conformation to changes in the law</td>
</tr>
<tr>
<td>5 Reduction in transportation cost</td>
<td>5 Increased safety in the workplace</td>
</tr>
<tr>
<td>6 Reduction in unit manpower</td>
<td>6 Increased employee satisfaction</td>
</tr>
<tr>
<td>7 Increased throughput, result: incr. sales</td>
<td>7 Increased customer satisfaction</td>
</tr>
<tr>
<td>8 Other</td>
<td>8 Other</td>
</tr>
</tbody>
</table>

#### Team Roster

<table>
<thead>
<tr>
<th>Steering Team</th>
<th>Team Members / Roles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sponsor: Harry Holmes</td>
<td>Laura Keeton: Training</td>
</tr>
<tr>
<td>Project Leader: Shonda Piatt</td>
<td>Scott Allan, David Stifter: Consulting</td>
</tr>
<tr>
<td>Lean/6∑ Mentor: Brett Turnbough</td>
<td>Rita Dillard: Training</td>
</tr>
<tr>
<td>Process Owner: Laura Keeton</td>
<td>Karin McElwain-West: Training</td>
</tr>
<tr>
<td>Financial Rep.: Yanan Bledsoe</td>
<td>Rob Foley: Systems and Data Analysis</td>
</tr>
</tbody>
</table>

#### Team Members / Roles

<table>
<thead>
<tr>
<th>Role</th>
</tr>
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<tbody>
<tr>
<td>Laura Keeton: Training</td>
</tr>
<tr>
<td>Scott Allan, David Stifter: Consulting</td>
</tr>
<tr>
<td>Rita Dillard: Training</td>
</tr>
<tr>
<td>Karin McElwain-West: Training</td>
</tr>
<tr>
<td>Rob Foley: Systems and Data Analysis</td>
</tr>
</tbody>
</table>

#### Milestones / Requirements

<table>
<thead>
<tr>
<th>Phases</th>
<th>Define</th>
<th>Measure</th>
<th>Analyze</th>
<th>Improve</th>
<th>Control</th>
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<tbody>
<tr>
<td>Plan (Date)</td>
<td>16-Feb</td>
<td>16-Apr</td>
<td>16-May</td>
<td>May-Oct 16</td>
<td>16-Nov</td>
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<td>Actual (Date)</td>
<td>16-Feb</td>
<td>16-Apr</td>
<td>16-May</td>
<td>May-Oct 16</td>
<td>16-Nov</td>
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</table>

<table>
<thead>
<tr>
<th>Exit Criteria</th>
<th>Map Process</th>
<th>Collect Data</th>
<th>Process Analysis</th>
<th>Solution Generation</th>
<th>Control Plan</th>
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</thead>
<tbody>
<tr>
<td>Approved Charter</td>
<td>Root Cause Analysis</td>
<td>Solution Validation</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Key Dependencies / Assumptions
Need a consistent, trained team to participate in events.

#### Risk / Mitigation Plan
Need to create easy to follow training materials in case volunteers are not repeat participants.
The Scholarship Foundation – Data Entry Events

May – October 2016
Teamwork to Help the Community

<table>
<thead>
<tr>
<th>Date</th>
<th># Staff</th>
<th># Files Completed</th>
<th>Average # Files per Volunteer</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 26</td>
<td>7</td>
<td>265</td>
<td>38</td>
</tr>
<tr>
<td>June 16</td>
<td>5</td>
<td>270</td>
<td>54</td>
</tr>
<tr>
<td>August 17</td>
<td>7</td>
<td>345</td>
<td>49</td>
</tr>
<tr>
<td>October 12</td>
<td>5</td>
<td>305</td>
<td>61</td>
</tr>
</tbody>
</table>

- $7500 in consulting and data entry volunteer hours donated
- 1185 Files updated in Scholarship Foundation’s systems
- 2006 – 2012 data now present
- Most of the team stayed overtime in October to ensure completion
The Scholarship Foundation – Community Relations Feedback

"I’d just like to add that we are sooo excited to have you all working on this project!! This is not something we would be able to get done without your help and it will make a big difference in our ability to analyze data about our students and former students.

It will make our programs stronger. So, THANK YOU in advance for your help!! I look forward to meeting you all tomorrow.

– Karin McElwain-West External Relations Director

Dear Shonda (and David):
That is remarkable! Thank you so, so much for your very careful contemplation of this project and your close work with our team.

Equifax continues to think of creative ways to bring great value to our work at The Scholarship Foundation, to our students and our community.

We are nearly out of words to express our gratitude for all that Equifax has made possible at The Scholarship Foundation.

Yet we will continue to try to find ways to say so!

Faith Sandler
Executive Director
The Scholarship Foundation of St. Louis
www.sfsti.org
Opening doors to education.

Let me just say upfront – you all are amazing. Thanks for getting this work started!

Special thanks to Shonda for leading and to the SF staff who have made the time to tee all this up!

– David
The Scholarship Foundation – Twitter and Facebook Feeds
Volunteerism
International

To maintain a competitive advantage, companies must expand community relations and foundation programs all over the world. While our strategic model works well for our offices in the United States, our approach differs abroad. Other models are focused on environmental care, social welfare, community relations, nutrition, and/or education for underprivileged youth.

The ability of each country to identify those needs that align with their corporate values and needs of their communities enable them to find the right partner organizations and activities for the greatest impact.
A Closer Look at a Few Highlights of Our Teams in Action

**Argentina**

Our commitment is to protect the environment. That’s why we support an organization called “Equidad” (www.equidad.org), which has a network of people sharing knowledge and best practices for social development through the use of information technology and the recycling of obsolete material.

**Mexico**

We have been supporting a Cancer Institution for Kids called “Casa de la Amistad”, which is a public institution. Donations made by employees were matched with an additional percentage by the company.

**England**

We were able to raise $130,000 at our charity ball for The Childrens Bereavement Centre in Nottinghamshire at TDX. The largest one off item sold was an Olympic Torch from the 2012 games that went for $23,000. The event included over 250 colleagues, clients and suppliers.

**Paraguay**

We formed a special program to help young people get their first job in the Paraguayan job market. 100 students per year receive training after graduating from school, to better prepare them for a career opportunity.

**UK**

In October the London charity committee hosted a ‘Rugby World Cup’ social night where they announced Theodora as the new charity that they will support. Theodora’s ‘giggle doctors’ hospital visits provide much needed laughter and fun for sick children.

**Spain**

Every Friday morning our group sends 6 to 8 employees to the organization center to help organize and prepare food for delivery where it is needed most in the community.

Like other Equifax offices across the globe, there are too many amazing volunteer engagements to list in our annual report.
Equifax in Latin America launched a strategic partnership with Junior Achievement Americas (JA), the world’s largest organization dedicated to educating students about workforce readiness, entrepreneurship and financial literacy through experiential, hands-on programs.

Equifax sponsored a program called “JA Economics for Success” in Paraguay, Uruguay and El Salvador. The program focuses on ensuring that Latin America’s youth are financially literate and better prepared for the future to benefit both students and local communities. Through volunteerism and financial commitment, Equifax reached approximately 1,600 youth throughout these countries, setting the stage for regional economic growth and prosperity.

According to the World Bank, nearly 61% of the Latin American population is unbanked. As a trusted steward and advocate for consumers, more than 90 Equifax volunteers worked to leverage their global expertise to create a social responsibility initiative that echoes our industry’s positive and resounding effects on financial inclusion.

By empowering youth to better understand their financial position through education and outreach, Equifax is helping to improve local communities and their future workforce.

Each year, Junior Achievement reaches more than ten million young people globally. Equifax is enthused about this opportunity to help foster the next generation of Latin America’s leaders, promoting growth and change in both local and regional capacities.

“As a trusted steward and advocate for consumers, we believe that rolling up our sleeves to make an impact in our communities is fundamental to who Equifax strives to be as a corporation. And just a few months into our program with Junior Achievement in El Salvador, Paraguay and Uruguay – the payoff has already been significant. Governments in all three countries have been impressed by our commitment to financial education, and the partnership has led to a dramatically improved relationship with our regulators, who now consider us an “ally” with respect to financial inclusion. Our endeavors have given us a powerful connection point with not only policy-makers, but also with consumer protection agencies and advocacy groups.

Moreover, the media coverage of the launch of our program has been overwhelmingly positive. And as an added benefit, our employees – all 90 volunteers in just our first year – are excited about the opportunity to give back to their communities and they are proud to be a part of Equifax.”

Chris Jones

International Spotlight: Latin America
The Future of Catalytic Community Partnerships

In 2016, Global Consumer Solutions prescriptively aligned with the Community Relations team at Equifax to develop a partnership with the National Federation of Community Development Credit Unions, a non-profit organization that helps low- and moderate-income people and communities achieve financial independence. Its reach among both credit unions and the members that they serve, coupled with our core strategic competencies at Global Consumer Solutions epitomizes the type of opportunities we pursue: those that can provide consumers and the communities in which they live with the knowledge and information they need to be at their financial best. In addition, this strategic partnership embodies the standard for our Corporate Social Responsibility efforts at Equifax.” – Dann Adams, President Global Consumer Solutions

Data Opportunities
- Automate lending and loan opportunities
- TWN into Pathways
- Score and Report into Pathways
- NCTUE+

Research Opportunities
- Identify relevant data sets our team could pull for easy wins
- Potential research segments include: seniors, immigrants, students/youth
- Identify behaviors, patterns, and points of intervention (how counseling has helped)
- Debt progression analysis

Product Opportunities
- EFX Score and Report
- Fast Pay Plan
- Spanish Language Product
- Child Monitoring
- Adult Monitoring
- Considerations & dependencies concentrate around technology (i.e., API, soft pulls)

Community Opportunities
- The Westside Financial Capability Center
- The North City Excel Center

Dann Adams
Equifax and the National Federation of Community Development Credit Unions

Equifax Global Consumer Solutions
Global Leader In Consumer Information

Equifax organizes and assimilates data on more than 500 million consumers and 81 million businesses worldwide, using advanced analytics and proprietary technology to create and deliver customized insights. Equifax also provides a robust set of consumer solutions that engage one-on-one with customers in order to encourage financial stability and self-sufficiency.

These include:
- Consumer credit, debt, and financial information
- Online credit monitoring
- Access to credit report/scores

The Equifax Foundation serves as the philanthropic arm of the company, investing in the communities in which Equifax works, including St. Louis and Atlanta.

The National Federation of Community Development Credit Unions
Promoting financial independence for low-income people

The National Federation of Community Development Credit Unions helps low- and moderate-income people and communities achieve financial independence through credit unions. Founded in 1974, the Federation represents a network of community development credit unions that provide financial services to more than 6 million people across the U.S. and hold over $6 billion in county-controlled assets.

The Federation advances its mission by:
- Investing in community development credit unions (CDCUs)
- Innovating technologies and products to serve the underserved
- Building CDCU capacity through technical assistance
- Advocating on behalf of low-income consumers and CDCUs
Thank You

We love your enthusiasm and support!

We hope you found something of interest in our second company-wide Corporate Social Responsibility Report. Much like our communities, it’s a work in progress and one that we will continually evolve. Specifically, we hope you gained a clearer picture of what we are doing in our different regions and how all efforts tie into the whole of Equifax.

If you have any questions on how you might volunteer, lead or contribute in some capacity to our core strategy please email communityaffairs@equifax.com. We will step up the tempo around all three of those areas in 2017 and we will need your help to achieve lasting impact.

For more information or to become involved, please contact:

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Community Newsletter

We are working hard to capture all of our amazing community contributions and share the narrative with you.