

Law Office of Lainey Feingold

DISABILITY RIGHTS LEGAL ADVOCACY

Accessible Credit Reports Press Release

The accessible credit reports press release was issued as a result of a landmark settlement agreement negotiated by Lainey Feingold and Linda Dardarian on behalf of the American Council of the Blind, the California Council of the Blind and blind individuals Paul Parravano, Lucy Greco and Lori Gray. In the Accessible Credit Report Agreement, Equifax, Experian and TransUnion agreed to provide credit reports that are accessible to people who are blind and visually impaired. On-line reports will meet standards established by the Web Accessibility Initiative of the World Wide Web Consortium, and credit reports will be made available in Braille, Large Print, and on audio CD. [Read the Accessible Credit Report Agreement.](#)

[Simplified Summary of this Document](#)

National Credit Reporting Companies, Blind Community, Announce Landmark Initiative to Provide Accessible Online Credit Reports

Braille and Other Formats also to be Made Available

Washington, D.C. (April 23, 2008) – The nation’s three major consumer credit reporting companies today unveiled a comprehensive program to provide improved access to important credit information for people who are blind or visually impaired. The initiative, crafted with the American Council of the Blind, its California affiliate and several individual members of the blind community, will help protect the credit information of individuals who cannot read a standard print credit report.

Under the plan announced today, Equifax (NYSE: EFX), Experian (EXPN.L), and TransUnion have begun working to make online credit reports and related information accessible through their jointly operated website, AnnualCreditReport.com, the official site to help consumers obtain free credit reports. Accessible credit reports for people with visual impairments will be available online by October 31 of this year. By the end of the year, the companies will also make credit reports available in Braille and other formats at no charge to qualified individuals who cannot access print information.

“We are thrilled with the commitment of Equifax, Experian and TransUnion to provide credit information in accessible formats,” said Melanie Brunson, Executive Director of the American Council of the Blind in Washington, D.C. “The initiative being announced today will help people with visual impairments fight identity theft by independently monitoring and reviewing their credit reports as all members of the public should.”

“By creating AnnualCreditReport.com, Equifax and the other two nationwide credit reporting companies gave consumers easy access to their credit information and this latest initiative is yet another example of how, as an industry, we are extending this access to consumers with visual impairments,” said Dann Adams, President, Equifax U.S. Consumer Information Solutions.

“Experian has a long history of providing quality credit products and services to consumers and we were excited by the opportunity to improve access for consumers with visual impairments to these important tools,” said Kerry Williams, group president, Credit Services & Decision Analytics, Experian Americas.

“TransUnion is very pleased to be a part of this important effort that will help empower visually impaired consumers to manage their own credit health,” said Mark Marinko, president of Consumer Services at TransUnion.

Web Site Access

Today’s initiative includes a commitment to design online credit reports and related web pages in accordance with guidelines issued by the [Web Accessibility Initiative](#) (WAI) of the World Wide Web Consortium (W3C). The guidelines, which do not affect the content or look and feel of a Web site, ensure that Web sites are accessible to persons with visual disabilities. The guidelines are of particular benefit to blind computer users who use screen reader or magnification technology on their computers and who rely on a keyboard instead of a mouse.

“Web site accessibility is of great importance to both the blind community and to people with disabilities generally,” said ACB Board member, and CCB President, Jeff Thom, a blind lawyer in Sacramento, California. “We applaud the leadership role taken by all the credit reporting companies in committing to address the accessibility of AnnualCreditReport.com and online credit reports, helping to protect the financial security of a wide range of online consumers.”

“We truly appreciate the credit reporting companies’ willingness to engage in discussions with us to find a solution to the problem of inaccessible credit reports,” said Paul Parravano, a blind M.I.T. employee in Cambridge, Massachusetts, who was involved in the discussions. “Today’s announcement, reached as a result of the collaborative process, is an important milestone in the blind community’s quest for independent control over their financial information.”

About American Council of the Blind (ACB) and California Council of the Blind (CCB)

American Council of the Blind is a national consumer-based advocacy organization working on behalf of blind and visually impaired Americans throughout the country, with members organized through seventy state and special interest affiliates. California Council of the Blind is the California affiliate of the ACB, and is a statewide membership organization, with 40 local chapters and statewide special interest associations. ACB and CCB are dedicated to improving the quality of life, equality of opportunity and independence of all people who have visual

impairments. Their members and affiliated organizations have a long history of commitment to the advancement of policies and programs which will enhance independence for people who are blind and visually impaired. More information about ACB and CCB can be found by visiting www.acb.org and <http://www.ccbnet.org/>

ABOUT EQUIFAX

Equifax (www.equifax.com) empowers businesses and consumers with information they can trust. A global leader in information solutions, employment and income verification and human resources business process outsourcing services, we leverage one of the largest sources of consumer and commercial data, along with advanced analytics and proprietary technology, to create customized insights that enrich both the performance of businesses and the lives of consumers.

Customers have trusted Equifax for over 100 years to deliver innovative solutions with the highest integrity and reliability. Businesses – large and small – rely on us for consumer and business credit intelligence, portfolio management, fraud detection, decisioning technology, marketing tools, HR/payroll services, and much more. We empower individual consumers to manage their personal credit information, protect their identity and maximize their financial well-being.

Headquartered in Atlanta, Georgia, Equifax Inc. employs approximately 7,000 people in 14 countries throughout North America, Latin America and Europe. Equifax is a member of Standard & Poor's (S&P) 500® Index. Our common stock is traded on the New York Stock Exchange under the symbol EFX.

ABOUT EXPERIAN

Experian® is a global leader in providing information, analytical and marketing services to organizations and consumers to help manage the risk and reward of commercial and financial decisions.

Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organizations around the world to establish and strengthen customer relationships and provide their businesses with competitive advantage.

For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence.

Clients include organizations from financial services, retail and catalog, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

Experian Group Limited is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. It has corporate headquarters in Dublin, Ireland, and operational

headquarters in Costa Mesa, Calif., and Nottingham, UK. Experian employs approximately 15,500 people in 36 countries worldwide, supporting clients in more than 65 countries. Annual sales are in excess of \$3.8 billion.

For more information, visit the Group's Web site on www.experiangroup.com.

ABOUT TRANSUNION

As a global leader in credit and information management, TransUnion creates advantages for millions of people around the world by gathering, analyzing and delivering information. For businesses, TransUnion helps improve efficiency, manage risk, reduce costs and increase revenue by delivering comprehensive data and advanced analytics and decisioning. For consumers, TransUnion provides the tools, resources and education to help manage their credit health and achieve their financial goals. Through these and other efforts, TransUnion is working to build stronger economies worldwide. Founded in 1968 and headquartered in Chicago, TransUnion employs more than 4,000 employees in more than 30 countries on six continents. www.transunion.com

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