

OUR CULTURE. OUR COMMITMENT.

Highlighting Experian's heritage of making
a difference for consumers every day ...

AND WHEN THEY NEED US MOST.



WE HELP WHEN CONSUMERS NEED TO:

Better understand and manage their credit

(2012) Use social channels to engage consumers, including tweet chats on Twitter and postings on Facebook, as well as Google+ YouTube Hangout events

(2010) Introduce online education campaign, LiveCreditSmart.com

(2009) Adopt a "stop the clock" approach in call center to ensure that agents are empowered to take as much time as necessary to resolve consumers' concerns

(2008) Introduce financial-literacy grant program

(2004) Offer annual free credit reports

(1997) Launch "Ask Experian" online column

(1997) Work to educate young people as founding partner of the JumpStart Coalition for Financial Literacy

(1993) Decode credit reports to provide a plain-English version

(1993) Establish industry's first full-time consumer-education function



Access relevant services and tools

(2012) Offer live one-on-one credit-education counseling with Credit Educator™

(2012) Provide information about what impacts credit scores with Score Planner

(2010) Enable consumers to play an active role in controlling their finances with freecreditscore.com™

(2008) Make Website more accessible to screen readers used by the visually impaired, and provide credit reports in Braille and other formats at no charge to qualified individuals who cannot access print information

(2001) Offer online self-service so consumers have instant access to their personal credit information

(2001) Provide special services in times of great need, such as to victims and families affected by the 9/11 terrorist attacks

(1999) Introduce online services with freecreditreport.com®

Ensure information is accurate and reflective of their full bill-paying habits

(Ongoing) Invest in our own data center operations rather than outsourcing

(Ongoing) Set and achieve industry-leading standards for data quality

(2011-2012) Help consumers who have limited or no traditional credit histories obtain credit by adding rental-payment information to credit reports, as well as payment information from telecommunications, energy and utility companies

(2008) Assist small-business owners establish credit histories

(2007) Establish a unique data-reporting relationship that enables loans, savings programs and other services to be offered to low-income borrowers to foster entrepreneurship

(1996) Apply cutting-edge technology and use of PINs for greater data accuracy



Protect their information and identities

(2012) Alert consumers to online fraudulent activity with Garlik's DataPatrol service

(2012) Provide fraud resolution services to current victims of identity theft with RestoreMyID

(2011) Protect the reputation, privacy and safety of children online with SafetyWeb.com

(2008) Offer identity monitoring and protection services through ProtectMyID.com®

(2004) Introduce data breach resolution service

(2003) Collaborate with other leading credit reporting agencies to automatically share fraud alerts