

smartGROWTH

EQUIFAX

Forward Looking Statements

As usual, we will make statements during the presentation which are forward looking. Our 10Ks, 10Qs and other SEC documents outline the risks associated with these statements and we encourage you to review them.

We also incorporate non-GAAP financial measures in this presentation. A reconciliation of those measures to the most directly comparable GAAP measure is available on our website at www.equifax.com in the Investor Center. You can also reach the same information by clicking on the link included for those sections which discuss these non-GAAP measures.

GAAP/Non-GAAP Reconciliation

Forward-Looking Statements Relating to Equifax

Statements in this press release that relate to Equifax's or TALX's future plans, objectives, expectations, performance, events and the like may constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Future events, risks and uncertainties, individually or in the aggregate, could cause our actual results to differ materially from those expressed or implied in these forward-looking statements. The material factors and assumptions that could cause actual results to differ materially from current expectations include, without limitation, the following: (1) the possibility that there are unexpected delays in obtaining regulatory approvals; (2) the failure to obtain approval of TALX's shareholders; (3) actions that may be taken by the competitors, customers and suppliers of Equifax or TALX that may cause the transaction to be delayed or not completed; (4) the possibility that the revenues, cost savings, growth prospects and any or other synergies expected from the proposed transaction may not be fully realized or may take longer to realize than expected; (5) that competitors' pricing, marketing programs, product bundling, new product introductions or other activities will negatively impact sales; (6) that Equifax may require additional capital to conduct its post-merger share repurchases and may not be able to raise sufficient capital, on favorable terms or at all, for its needs following the acquisition; (7) the credit ratings of the combined company may be different from Equifax's expectation; (8) the amount and timing of share repurchases undertaken by Equifax may be different than Equifax's expectations; (9) delays associated with integrating the companies, including employees and operations, after the transaction is completed; (10) the possible impairment of goodwill and other long-lived assets resulting from the transaction and the resulting impact on the combined entity's assets and earnings; (11) unexpected variations in market growth and demand for the combined company's products (in the mixes available) and technologies; (12) potential constraints on the ability to develop, launch and ramp new products on a timely basis; and (13) other factors that may affect future results of the combined company described in the section entitled "Risk Factors" in the proxy statement/prospectus to be mailed to TALX's shareholders and in Equifax's and TALX's respective filings with the U.S. Securities and Exchange Commission ("SEC") that are available on the SEC's web site located at <http://www.sec.gov>, including the sections entitled "Risk Factors" in Equifax's Form 10-K for the fiscal year ended December 31, 2006, and "Risk Factors" in TALX's Form 10-K for the fiscal year ended March 31, 2006 and Form 10-Q for the fiscal quarter ended June 30, 2006. Readers are strongly urged to read the full cautionary statements contained in those materials. We assume no obligation to update any forward-looking statements to reflect events that occur or circumstances that exist after the date on which they were made. Refer to slide 17 for caution regarding TALX Forward-Looking Statements.

Additional Information and Where to Find It

In connection with the proposed transaction, a registration statement of Equifax will be filed with the SEC. **Equifax and TALX shareholders are encouraged to read the registration statement and any other relevant documents filed with the SEC, including the proxy statement/prospectus that will be part of the registration statement, because they will contain important information about Equifax, TALX, and the proposed transaction.** The final proxy statement/prospectus will be mailed to shareholders of TALX. Investors and security holders will be able to obtain free copies of the registration statement and proxy statement/prospectus (when available) as well as other filed documents containing information about Equifax and TALX, without charge, at the SEC's web site (<http://www.sec.gov>). Free copies of Equifax's SEC filings are also available on Equifax's website (www.equifax.com) and free copies of TALX's SEC filings are also available on TALX's website (www.talx.com). Free copies of Equifax's filings also may be obtained by directing a request to Equifax, Investor Relations, by phone to (404) 885-8000, in writing to Jeff Dodge, Vice President—Investor Relations, or by email to investor@equifax.com. Free copies of TALX's filings may be obtained by directing a request to TALX Investor Relations, by phone to (314) 214-7252, in writing to Janine A. Orf, Director of Finance, or by email to jorf@talx.com.

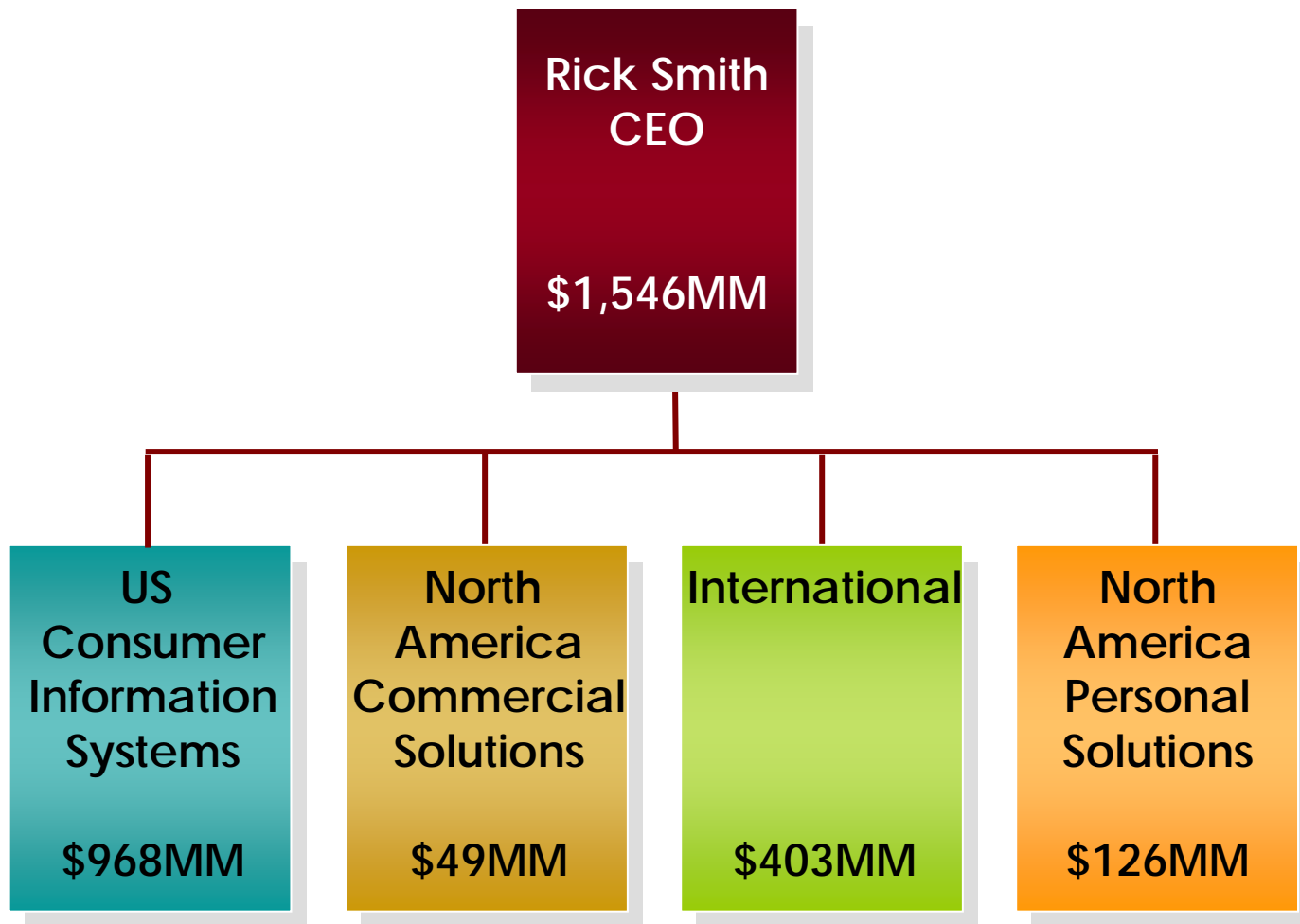
This communication shall not constitute an offer to sell or the solicitation of an offer to buy securities, nor shall there be any sale of securities in any jurisdiction in which such solicitation or sale would be unlawful prior to registration or qualification under the securities laws of such jurisdiction.

Participants in the Solicitation

Equifax, TALX and their respective directors and executive officers may be deemed, under SEC rules, to be participants in the solicitation of proxies from TALX's shareholders with respect to the proposed transaction. Information regarding the directors and executive officers of Equifax is included in its definitive proxy statement for its 2006 Annual Meeting of Shareholders filed with the SEC on April 12, 2006. Information regarding the directors and officers of TALX is included in the definitive proxy statement for TALX's 2006 Annual Meeting of Shareholders filed with the SEC on July 24, 2006. More detailed information regarding the identity of potential participants, and their direct or indirect interests, by securities holdings or otherwise, will be set forth in the registration statement and proxy statement/prospectus and other materials to be filed with the SEC in connection with the proposed transaction.

To be the trusted provider of information solutions that empower our customers to make critical decisions with greater confidence.

Business Realignment

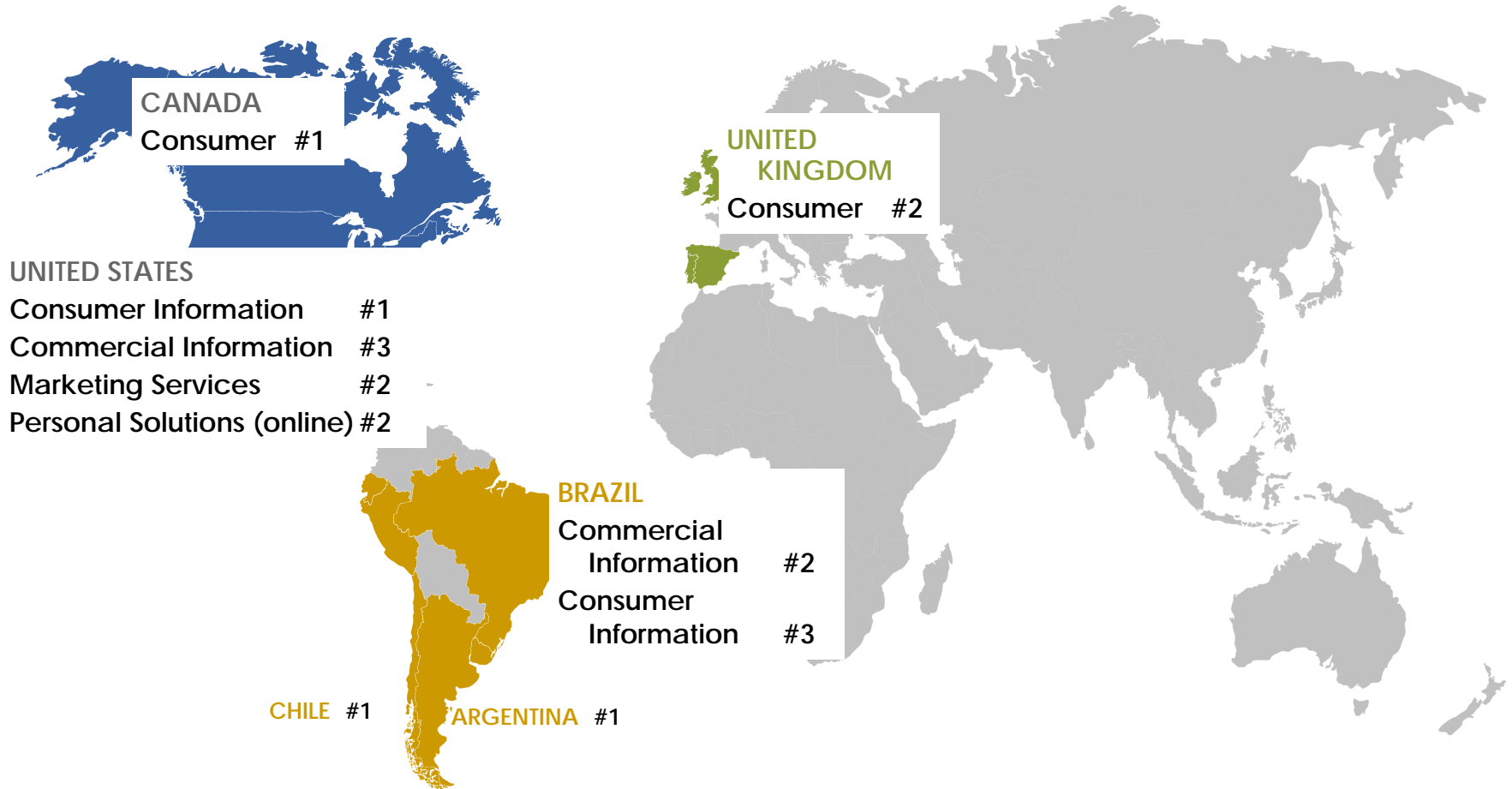


Values represent calendar 2006 revenue

International Data Assets

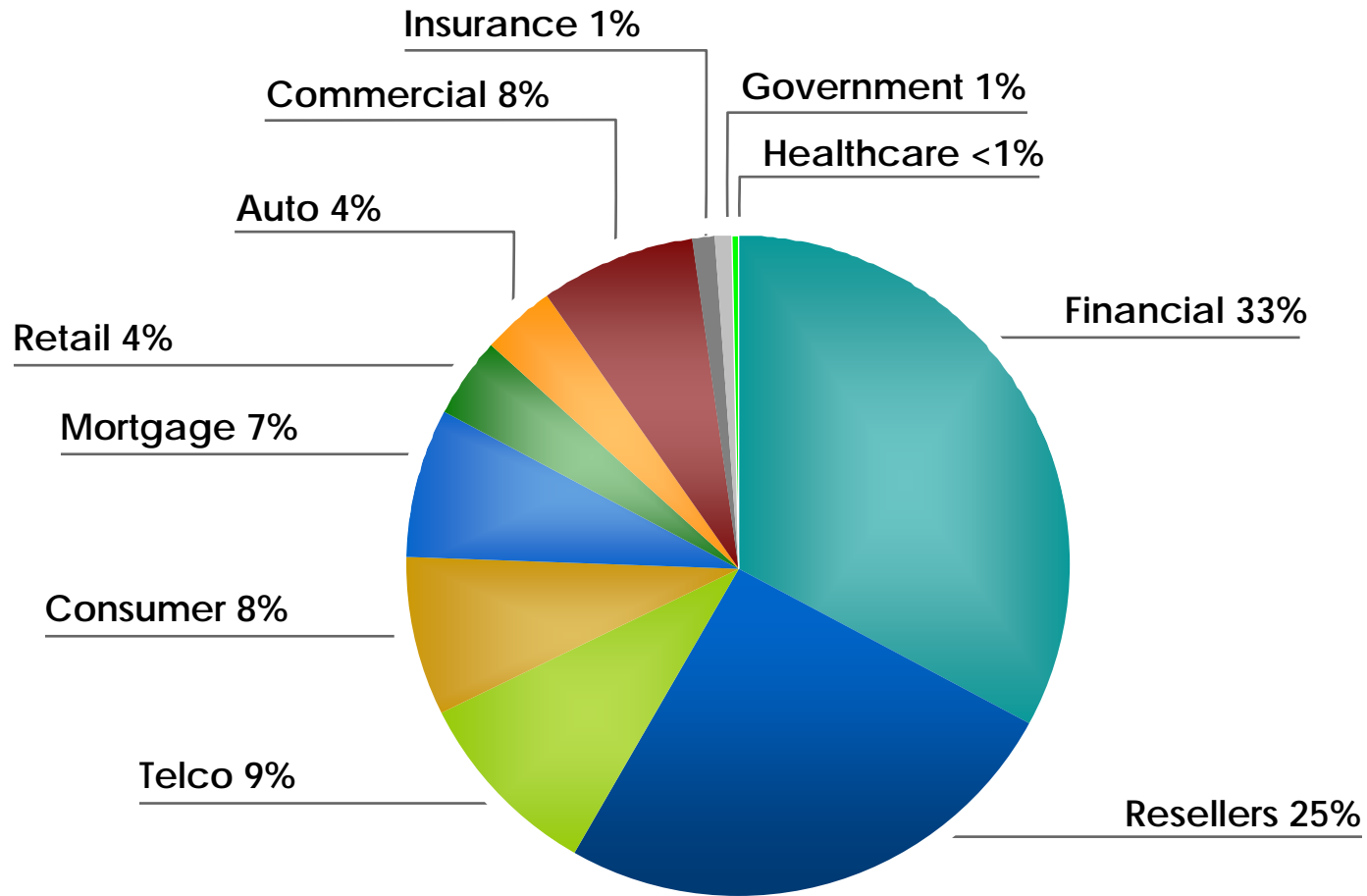
- Over 300 million consumers across all geographies
- Average over 10 tradelines per consumer
- Over 100 million commercial entities represented
- Average approximately 4 tradelines per entity
- All databases accessed in real time leveraging unique and proprietary software
- Unique data present in all geographies

With a Strong Competitive Position



Note: Equifax estimates

Revenue Diversified Across Many Industries



2006 Accomplishments

- ✓ Build roadmap for success
 - Growth Playbook for 2007-2010
 - Strategic objectives shared with Wall Street
 - Organizational Realignment
- ✓ Changing Our Culture
 - Voice of the Employee
 - Vision and Values
- ✓ Innovate
 - NPI, Growth Council, Austin-Tetra acquisition
- ✓ Deliver productivity
 - Global Sourcing Office

2006 – Exceeding Commitments

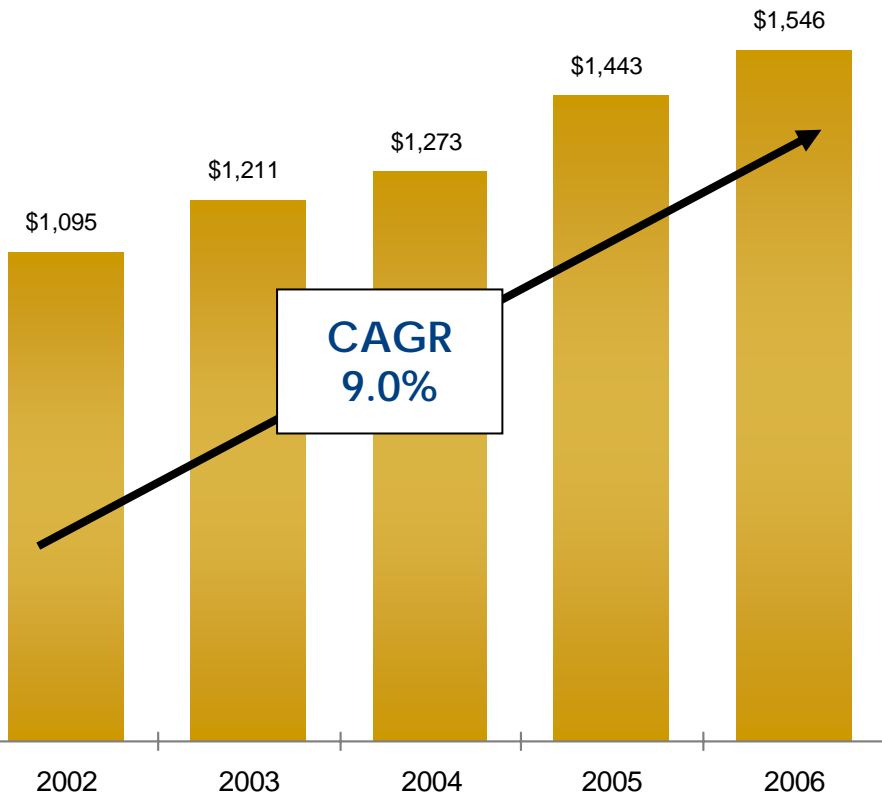
	2006 Guidance <u>at 2/2/2006</u>	2006 <u>Results</u>
EPS	\$1.90-\$1.99	\$2.01*
Revenue Growth	7% up to 10%	7.1%
Cash from Operations	\$360m to \$365m	\$374M
Capex	\$60m to \$65m	\$52M

*Income from continuing operations, excluding charge related to organizational realignment and certain litigation and tax matters. See Note A to Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures (Unaudited) in Equifax's Form 8-K filed with the SEC on Jan. 31, 2007.

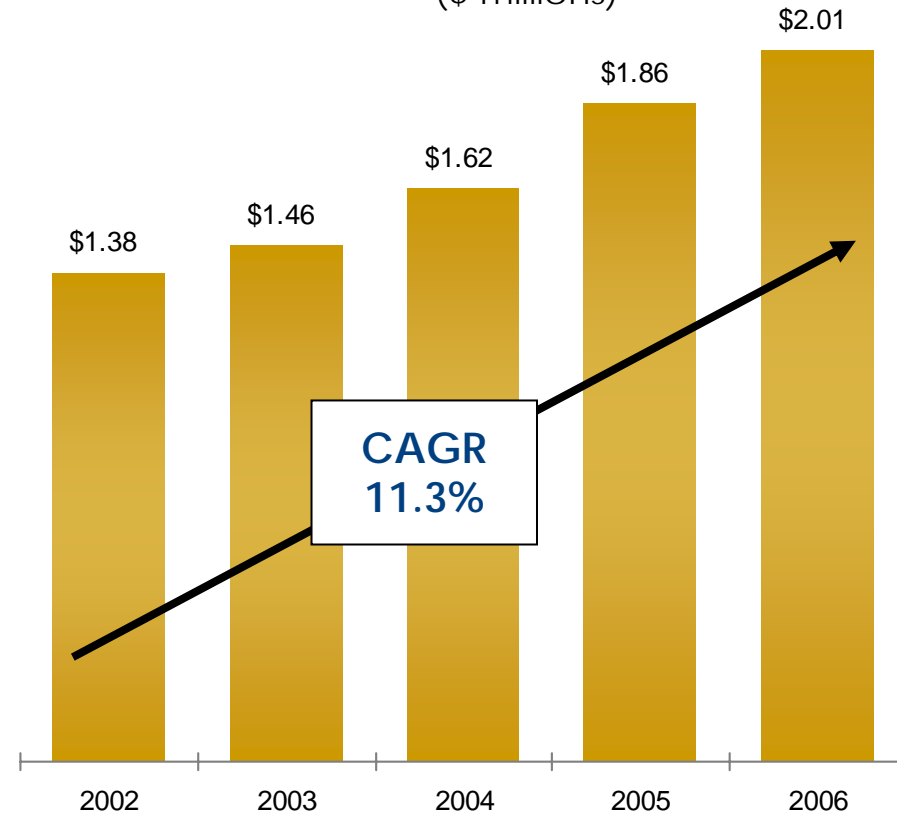
[GAAP vs. non-GAAP Reconciliation](#)

Equifax Track Record

Revenue
(\$ millions)



Normalized Earnings Per Share
(\$ millions)



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To be the trusted provider of information solutions that empower our customers to make critical decisions with greater confidence.

We Have a Fundamental Belief

"Our Core"

- **Data** is at the core of our value proposition to our customers

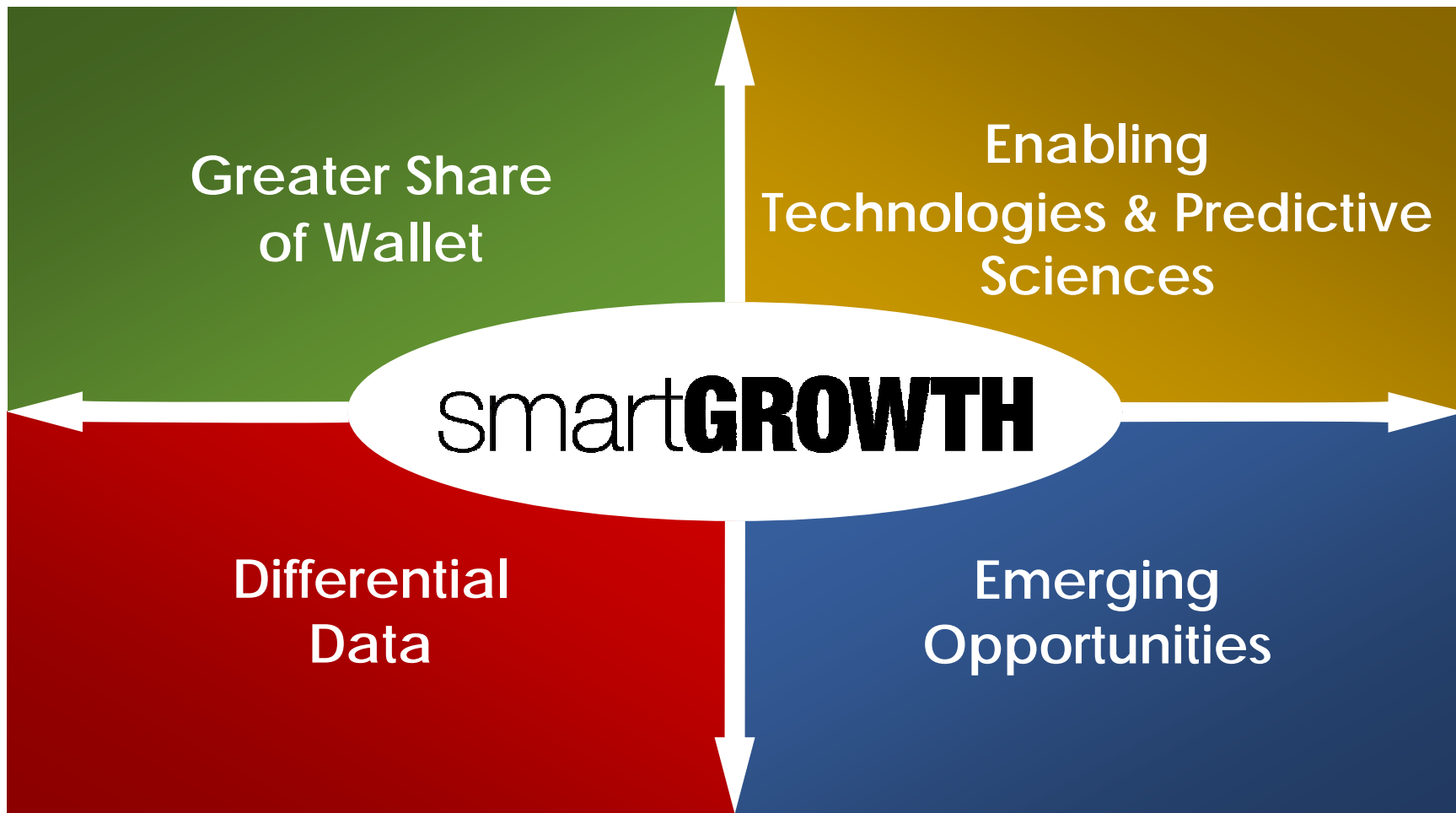
"Sweet Spot"

- All **data is not the same** – some data is more **unique** and valuable (through **proprietary nature or value-add to the data**)
- All **decisions are not the same** – EFX creates the most value for customers when **focused on risk and high value decisions**

"Our Edge"

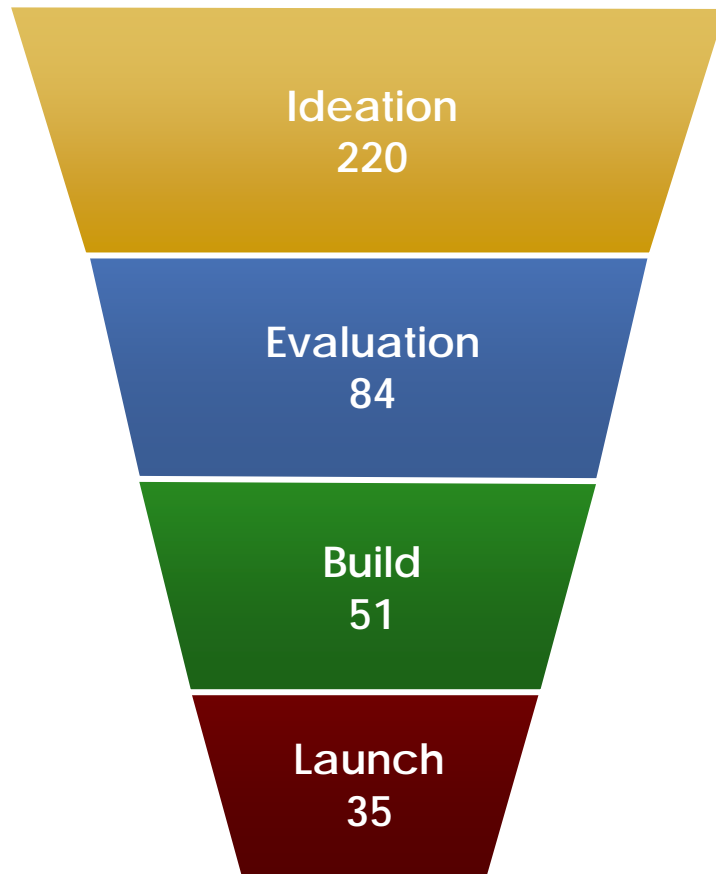
- Through its **people and technology**, EFX can create **differentiated value** for customers by **applying the right data to a customer's decisioning needs**. The industry-leading knowledge and capabilities of **our people create sustainable competitive advantage**.

The smartGROWTH Strategy



Driving Greater Share of Wallet

New Product Innovation



Generates \$30-\$50M incremental revenue in 2007, ramping to \$100M in new product revenue per year by 2010.

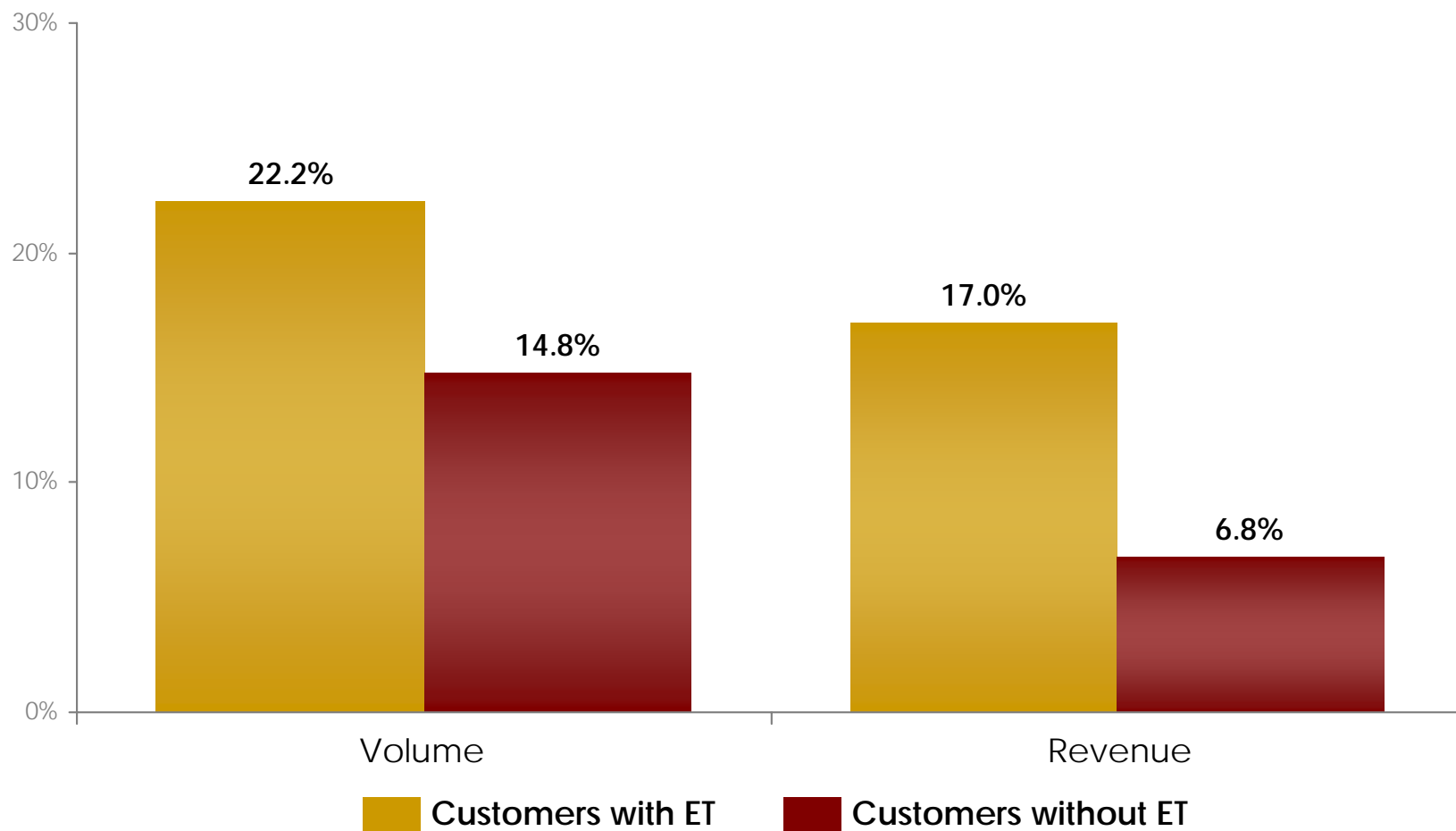
Enabling Technologies

Real Time
Answers & Delivery



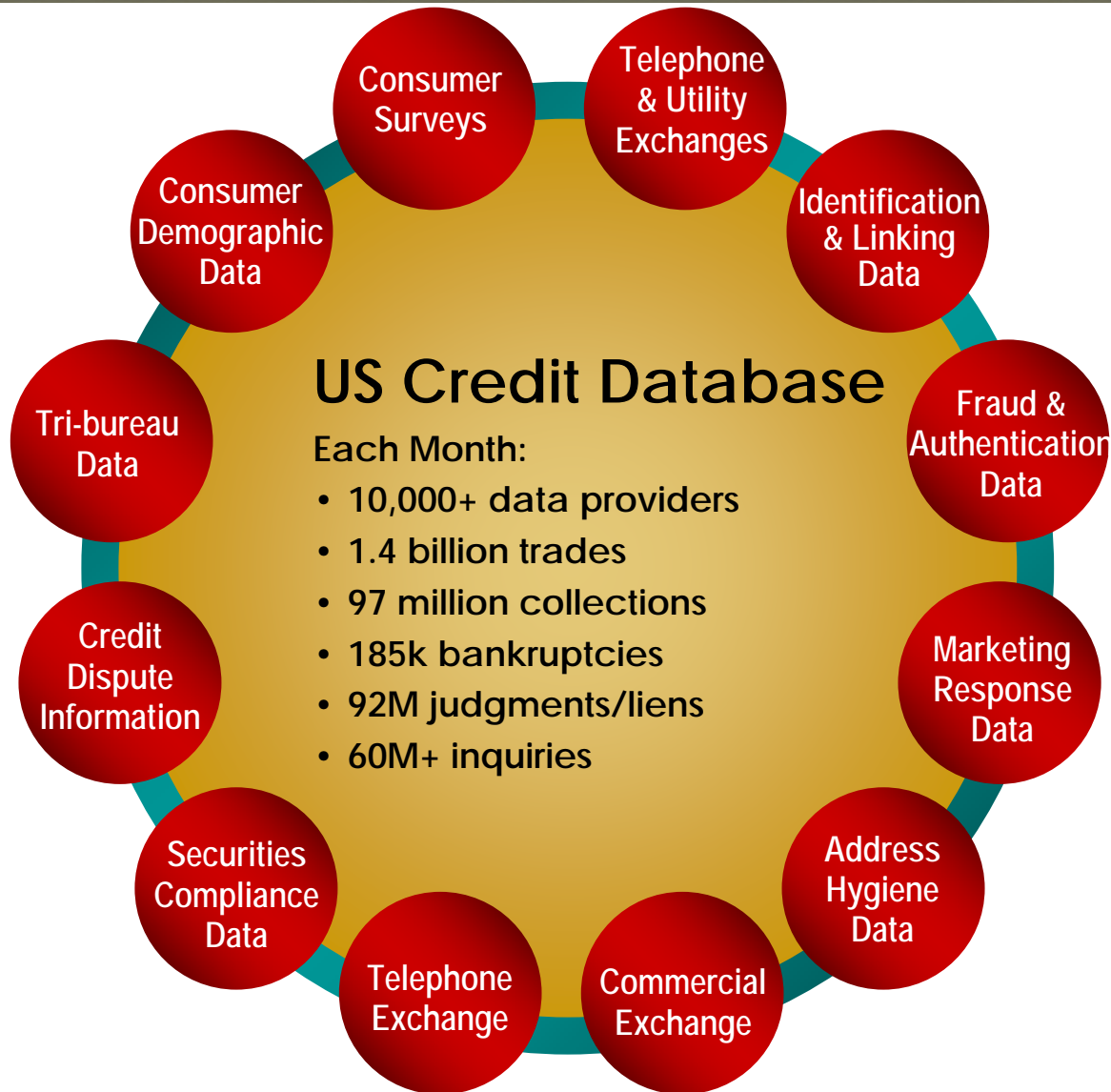
Enabling Technology Drives Core Growth

Annualized CAGR



Top 50 customers have significant increase in revenue and volume

Differential Data



Three Emerging Opportunities

100+ Opportunities

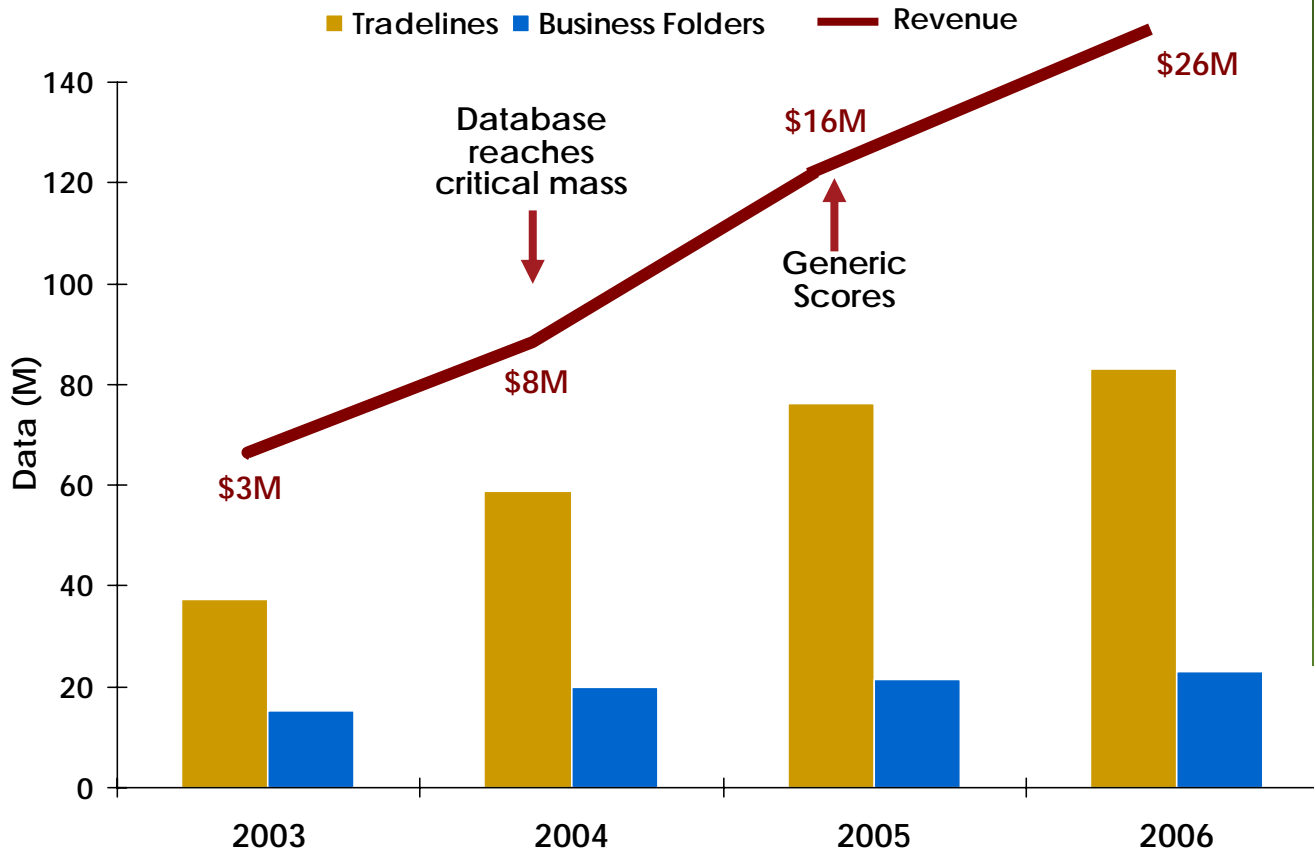
"Win in the commercial market"

"Expand globally"

"Expand into new data sources and markets"

Winning in the U.S. Commercial Risk Market

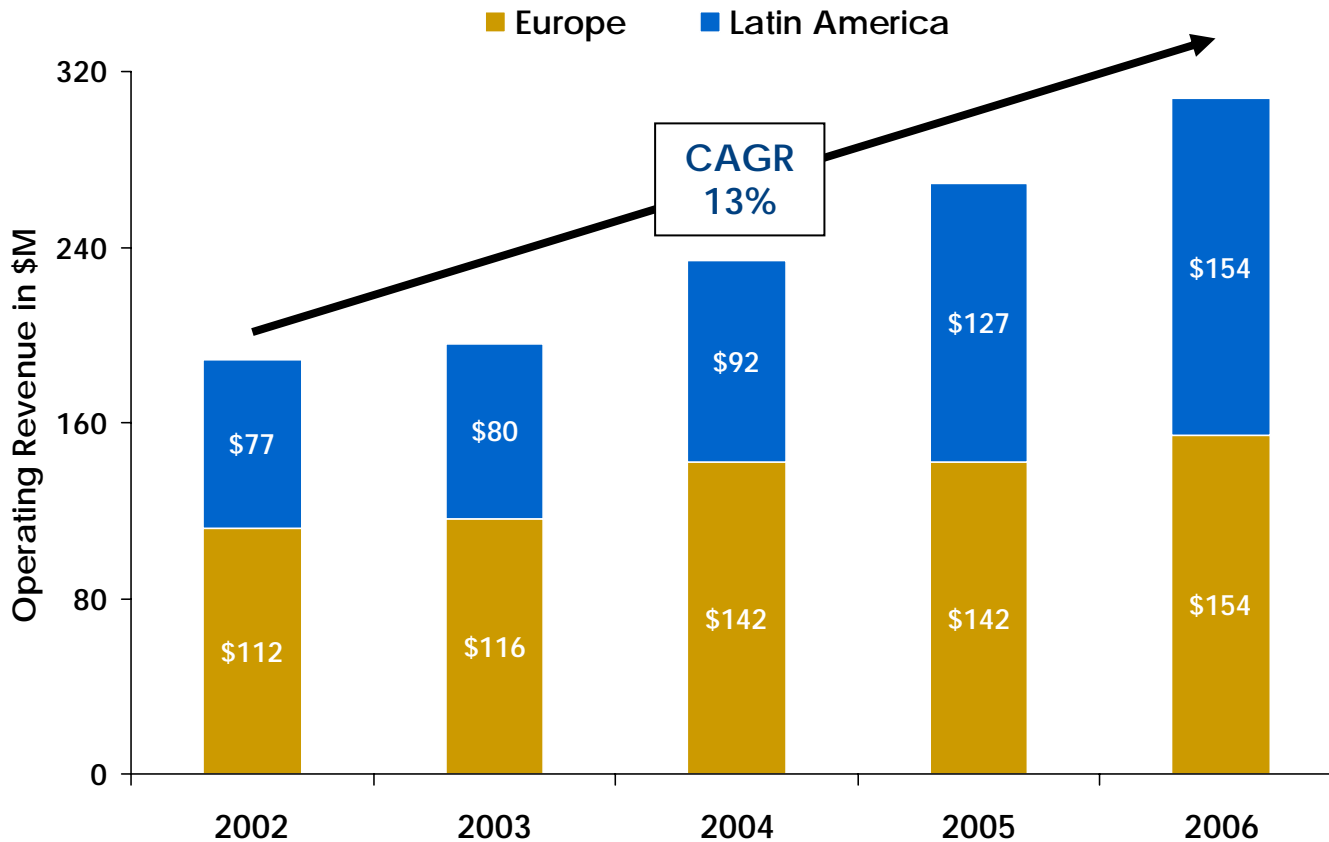
U.S. Commercial Ramp Up



Market Entry Strategy

- Closed Exchange with unique data
- Proprietary generic score
- Integrated enabling technologies
- Targeted, technology acquisitions

Global Expansion



- Double digit revenue growth
- Improving operating margins
- New product expansion
 - Analytics
 - Marketing Services
 - Enabling Technologies
- Significant expansion opportunities
 - Mexico
 - China
 - Mexico

Three Emerging Opportunities

100+ Opportunities

"Win in the commercial market"

"Expand globally"

"Expand into new data sources and markets"

TALX

TALX Overview

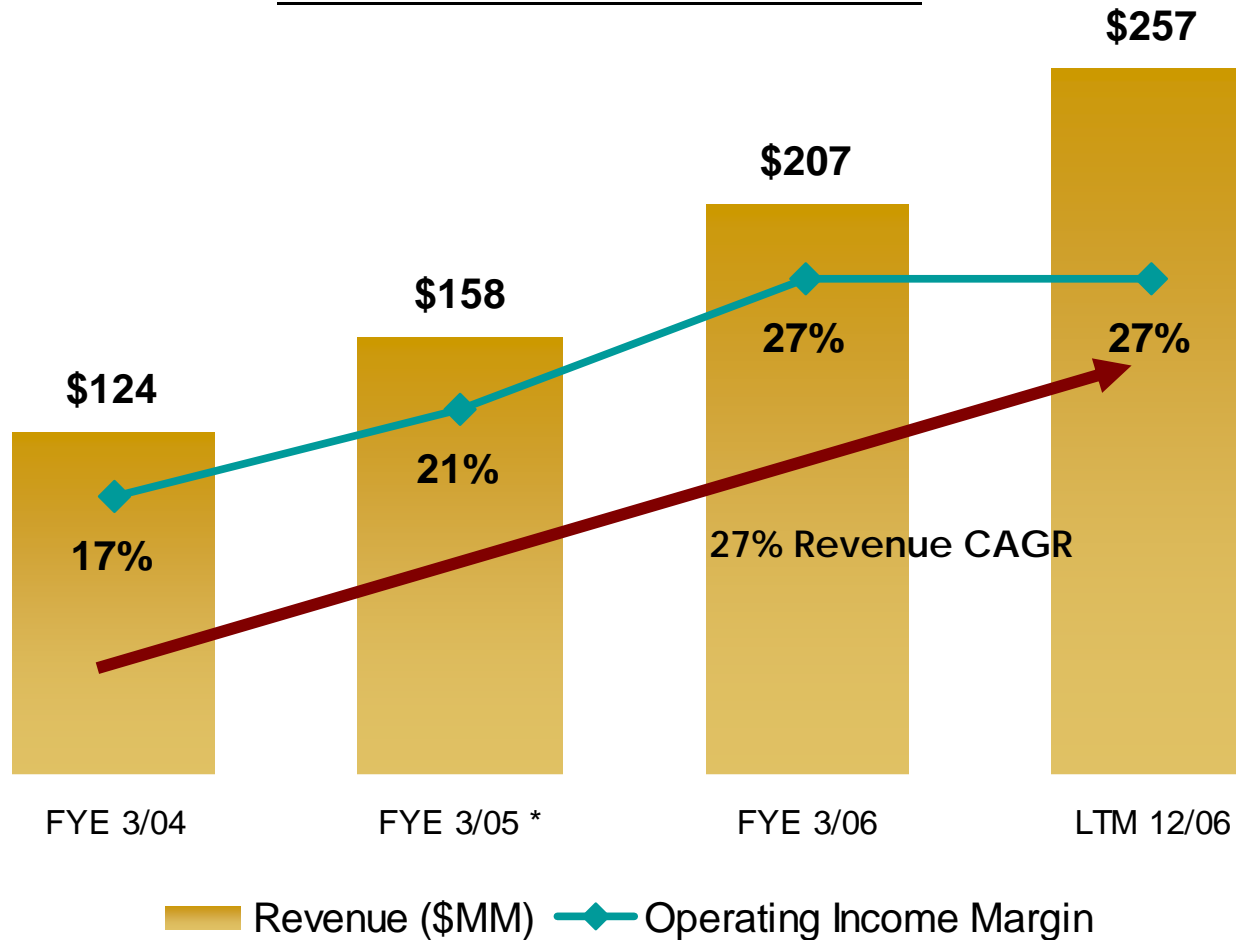
- A leading provider of consumer income and employment data as well as automated income and employment verifications.
- Serves over 75% of Fortune 500 companies
 - The Work Number – Proprietary database used for employment and income verification
 - Tax Management Services – Assists ins processing unemployment claims and managing employment tax credits services which also feeds data into The Work Number
 - Talent Management Services – Pre-employment screening and talent management services
- 142MM total employment records, including 40MM active employees (30% of non-agricultural U.S. workforce)
- Strong franchise; Leading market position
- Recurring, transaction-based revenues
- Web-based technology platform

TALX Acquisition

- Solid business model based upon unique data
 - Mid-teen organic revenue growth
 - Similar operating margin
 - Adds approximately 100 bps in long term revenue growth
 - Adds approximately 100-200 bps to EPS growth
- Attractive revenue synergies
 - Thin file approvals
 - No hit situations
 - ID verification/authentication
 - Customer penetration – EFX 30,000 U.S. customers; TALX 9,000 U.S. customers
 - Analytics integrated into hiring decisions
 - Data differentiation with Experian & TransUnion
 - International Expansion

Consistently Strong Financial Performance

TALX Financial Performance



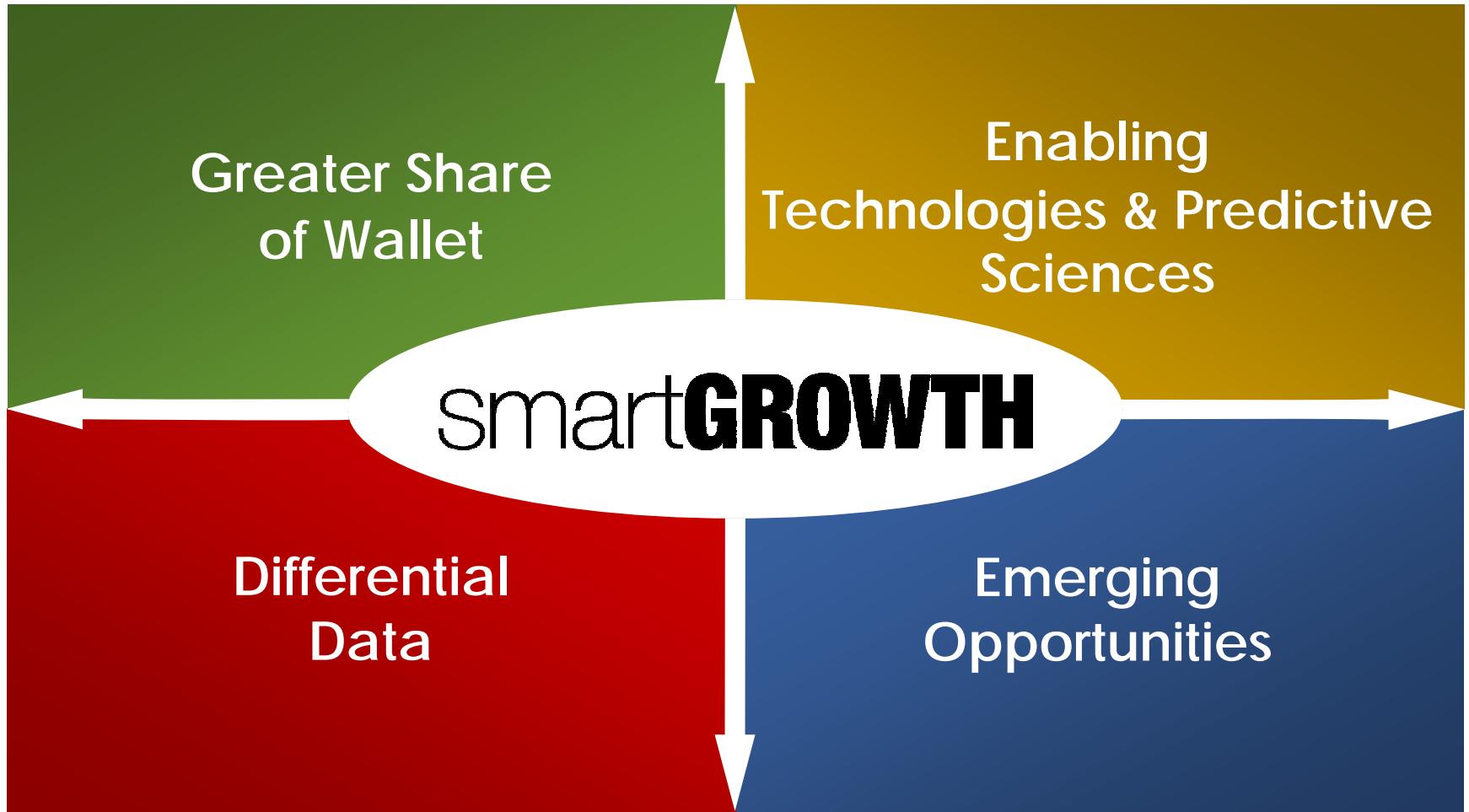
* Operating Income Margin adjusted to exclude SEC settlement charge of \$2.5MM

Summary Financial Performance

	Equifax <u>12 Months Ended December 31</u>	TALX <u>12 Months Ended December 31</u>
(\$ millions)	<u>2006A</u>	<u>2006A</u>
Revenue	\$1,546.3	\$256.8
% growth	7.1%	32.8%
Operating Income	\$451.5*	\$68.3
% margin	29.2%	26.6%
Net Income	\$260.5*	\$33.2
EPS	\$2.01*	\$0.99

*Income from continuing operations, excluding charge related to organizational realignment and certain litigation and tax matters. See Note A to Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures (Unaudited) in Equifax's Form 8-K filed with the SEC on Jan. 31, 2007.

The smartGROWTH Strategy



Highly Attractive Fundamentals in 2010

(projected 2010)

- Revenue growth **7-10+%**
- EPS **\$2.90-\$3.05**
- High recurring revenue **80%**
- High operating margins **30-31%**
- Low capital intensity **<5% of Revenue**

Why Equifax ...

- Powerful, proven business model
- Unique product solutions
- Strong franchise and excellent reputation
- Highly recurring, transaction-based revenues
- Consistent free cash flow, low capex requirement
- Superior, high value technology
- Leading international market position
- Highly experienced leadership team

Q&A Session

EQUIFAX