

Shareholder Information

Equifax began operations in 1899 and became a publicly owned corporation in 1965. Since 1971, Equifax's common stock has been listed on the New York Stock Exchange under the symbol EFX. As of December 31, 1999, Equifax had about 11,800 shareholders of record.

DIVIDENDS

Cash dividends have been paid by Equifax for 87 consecutive years and dividends have been increased in 19 of the last 20 years. In 1999, investors were paid dividends of 36.25 cents per share. In most cases, shareholders of record receive cash dividends quarterly on specific payable dates.

DIVIDENDS PER SHARE

Quarter	1992	1993	1994	1995	1996	1997	1998	1999
First	\$0.065	\$0.070	\$0.070	\$0.078	\$0.083	\$0.083	\$0.088	\$0.090
Second	0.065	0.070	0.078	0.078	0.083	0.088	0.088	0.090
Third	0.065	0.070	0.078	0.078	0.083	0.088	0.088	0.090
Fourth	0.065	0.070	0.078	0.083	0.083	0.088	0.090	0.093
Annual	\$0.260	\$0.280	\$0.303	\$0.315	\$0.330	\$0.345	\$0.353	\$0.363

INVESTORS' SERVICE PLAN

Equifax introduced the Investors' Service Plan on June 1, 1997, to provide shareholders and other investors with a convenient and economical way to purchase shares of Equifax common stock directly through the Plan. Current shareholders may purchase additional shares and non-shareholders may make initial investments through the Plan Administrator, SunTrust Bank. Under the terms of the Plan, shareholders may reinvest their quarterly dividends and may make optional cash investments weekly in amounts up to \$10,000 per month. Shareholders may also deposit their certificates with the Plan Administrator for safekeeping. A brochure and enrollment form is available by calling the toll-free number (888) 887-2971.

STOCK PRICES*

(In Dollars)	1995		1996		1997		1998		1999	
	High	Low	High	Low	High	Low	High	Low	High	Low
1st Quarter	15.219	11.297	20.141	15.891	30.094	23.938	37.625	31.750	39.875	31.375
2nd Quarter	15.656	13.703	24.844	17.563	33.281	23.719	40.688	33.938	38.438	33.250
3rd Quarter	18.844	14.594	24.500	21.594	33.000	27.750	44.125	29.750	36.938	26.750
4th Quarter	19.469	16.109	30.875	23.719	36.438	28.625	45.000	31.438	28.313	20.250
Year	19.469	11.297	30.875	15.891	36.438	23.719	45.000	29.750	39.875	20.250

*Stock prices have been adjusted to reflect the spinoff of ChoicePoint.

FORM 10-K

Equifax's Form 10-K, the Annual Report to the Securities and Exchange Commission, will be available after March 31, 2000. Shareholders may obtain a copy without charge by writing to the Equifax Corporate Secretary's Office, P.O. Box 4081, Atlanta, Georgia 30302. SEC documents, including the 10-K, can be viewed or downloaded from the Internet by accessing the Equifax corporate site at: www.equifax.com.

ANNUAL SHAREHOLDERS' MEETING

The Equifax annual meeting for shareholders will be held at 10:00 a.m. on Thursday, April 27, 2000, at the Georgia Center for Advanced Telecommunications Technology, 250 14th Street, NW, Atlanta, Georgia 30318. Proxies will be mailed to all shareholders before the meeting.

EQUIFAX SHAREHOLDER HOTLINE

An updated summary of financial results and business highlights can be obtained 24 hours a day by calling the Equifax Shareholder Hotline at (800) 462-9853. Investors and shareholders may use the Hotline to request mailed or faxed documents, as well as relay questions regarding account information. E-mail requests may be sent to corpsec@equifax.com.

EQUIFAX ON THE INTERNET

You can obtain a broad range of consumer, business, and investor information by accessing the Equifax corporate home page at www.equifax.com.

INVESTOR RELATIONS CONTACT

All requests by investors for financial information may be directed to the Corporate Vice President of Investor Relations, Marietta Edmunds Zakas, either by phone at (404) 885-8735, in writing at P.O. Box 4081, Atlanta, Georgia 30302, or by e-mail to investor@equifax.com. To fax requests for information, call (404) 885-8988.

Report of Independent Public Accountants and Report of Management

REPORT OF INDEPENDENT PUBLIC ACCOUNTANTS

To Equifax Inc.:

We have audited the accompanying consolidated balance sheets of Equifax Inc. (a Georgia corporation) and subsidiaries as of December 31, 1999 and 1998 and the related consolidated statements of income, shareholders' equity, and cash flows for each of the three years in the period ended December 31, 1999. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Equifax Inc. and subsidiaries as of December 31, 1999 and 1998 and the results of their operations and their cash flows for each of the three years in the period ended December 31, 1999 in conformity with accounting principles generally accepted in the United States.



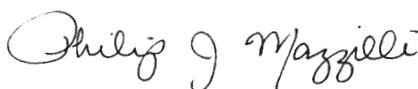
Atlanta, Georgia
February 23, 2000

REPORT OF MANAGEMENT

The consolidated financial statements presented in this report, which were prepared by the Company, are based on generally accepted accounting principles applied on a consistent basis and are considered by management to reflect the financial position of the Company at December 31, 1999 and 1998, and the results of operations and cash flows for each of the three years in the period ended December 31, 1999.

The integrity and objectivity of the data in these financial statements, including estimates and judgments relating to matters not concluded by year-end, are the responsibility of management. The Company and its subsidiaries maintain accounting systems and related controls, including a detailed budget and reporting system, to provide reasonable assurance that financial records are reliable for preparing the consolidated financial statements and for maintaining accountability of assets. The system of controls also provides assurance that assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization. Periodic reviews of the systems and controls are performed by the Company's internal auditors.

The system of controls includes the careful selection of people, a division of responsibility consistent with cost effectiveness, and the application of formal policies and procedures that are consistent with good standards of accounting and administrative practices.



Philip J. Mazzilli
Executive Vice President
and Chief Financial Officer

NOT ALL EQUIFAX PRODUCTS ARE AVAILABLE IN ALL EQUIFAX LOCATIONS.

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FORM #3201

BOARD OF DIRECTORS AND OFFICERS

DIRECTORS

Thomas F. Chapman
Chairman of the Board &
Chief Executive Officer
Equifax Inc., 1994

Lee A. Ault, III
Chairman of the Board
In-Q-Tel, Inc., 1991

John L. Clendenin
Retired Chairman
BellSouth Corporation, 1982

A. William Dahlberg
Chairman & Chief Executive Officer
The Southern Company, 1992

Robert P. Forrestal
Of Counsel
Smith, Gambrell & Russell
Retired President &
Chief Executive Officer
Federal Reserve Bank of Atlanta, 1996

L. Phillip Humann
Chairman, President &
Chief Executive Officer
SunTrust Banks, Inc., 1992

Lee A. Kennedy
President &
Chief Operating Officer
Equifax Inc., 1999

Larry L. Prince
Chairman &
Chief Executive Officer
Genuine Parts Company, 1988

D. Raymond Riddle
Retired Chairman &
Chief Executive Officer
National Service Industries, Inc., 1989

Betty L. Siegel, Ph.D.
President
Kennesaw State University, 1987

Louis W. Sullivan, M.D.
President
Morehouse School of Medicine, 1995

Jacquelyn M. Ward
President & Chief Executive Officer
Computer Generation Incorporated, 1999

EXECUTIVE OFFICERS

Thomas F. Chapman
Chairman of the Board &
Chief Executive Officer

Lee A. Kennedy
President & Chief Operating Officer

William Y. Catucci
Executive Vice President and Group
Executive – North American
Information Services

C. Richard Crutchfield
Executive Vice President and Group
Executive – Europe

Philip J. Mazzilli
Executive Vice President and
Chief Financial Officer

William R. Phinney
Executive Vice President and Group
Executive – Latin America

Larry J. Towe
Executive Vice President and Group
Executive – Payment Services

John T. Chandler
Corporate Vice President and
Chief Administrative Officer

Karen H. Gaston
Corporate Vice President, Human
Resources & Community Relations

Bruce S. Richards
Corporate Vice President and General
Counsel

Michael T. Vollkommer
Corporate Vice President and Controller

Marietta Edmunds Zakas
Corporate Vice President,
Corporate Secretary and Director of
Investor Relations

Michael G. Schirk
Vice President and Treasurer

CONTACTS

CORPORATE OFFICES

Equifax Inc.
1550 Peachtree Street, N.W.
Atlanta, Georgia 30309
www.equifax.com

SHAREHOLDER RELATIONS

Joan A. Martin
Office of the Corporate Secretary
P.O. Box 4081
Atlanta, Georgia 30302
Tel 800 462 9853
corpsec@equifax.com

INVESTOR RELATIONS

Marietta Edmunds Zakas
Investor Relations
P.O. Box 4081
Atlanta, Georgia 30302
Tel 404 885 8000
Fax 404 885 8988
investor@equifax.com

MEDIA RELATIONS

Alan W. Boyer
Communications
P.O. Box 4081
Atlanta, Georgia 30302
Fax 404 885 8078
pr@equifax.com

TRANSFER AGENT AND REGISTRAR

SunTrust Bank
Stock Transfer Department
P. O. Box 4625
Atlanta, Georgia 30302
Tel 800 568 3476

AUDITORS

Arthur Andersen LLP
133 Peachtree Street, N.E.
Atlanta, Georgia 30303

DATE INDICATES YEAR OF ELECTION



Equifax at a Glance

BUSINESS

GLOBAL OPERATIONS

SOLUTIONS

PAYMENT SERVICES

- Equifax processed over 1.4 billion payment transactions in 1999

CARD SOLUTIONS

- Leading provider of full service third-party card processing services to 5,500 credit unions and independent banks in the U.S.
- Third-party card processing services internationally in Brazil, the United Kingdom, India and Chile
- 30 million cards under management worldwide

- Credit and debit card transaction processing, portfolio management services, portfolio analysis, marketing services, credit marketing services, cardholder customer service, risk management services, merchant processing and collection services
- Mainframe and Unix-based software for in-house card processing, collections and merchant processing used on 125 million accounts worldwide

CHECK SOLUTIONS

- Leading provider of check risk management services through global operations in the United States, the United Kingdom, France, Ireland, Australia and New Zealand

- Check risk management solutions include check guarantee and authorization services, data file exchanges, risk management consulting, check collections, database marketing and fraud identification

INFORMATION SERVICES

- Information on almost 400 million consumers and businesses worldwide
- Largest provider of consumer information in the U.S.
- Leading provider of consumer and commercial information in Canada, the United Kingdom, Spain, Portugal, Latin America, with operations in Chile, Brazil, Argentina, Peru and El Salvador

- Consumer and commercial credit information
- Risk management services
- Fraud detection, prevention and locate services
- Marketing services
- Mortgage services
- Card marketing services
- Account acquisition services
- Notification services
- Collections outsourcing
- Scoring/modeling services

KNOWLEDGE ENGINEERING {CUSTOMER RELATIONSHIP MANAGEMENT}

- Leading provider of services that help clients acquire, retain and develop their customer relationships – customer relationship management
- Leading worldwide provider of custom and generic data mining, analytics and database solutions. Services are provided primarily in North America, Europe and Latin America

- Custom analytics and database solutions focused on prospect identification, response prediction, profitability analysis, cross-selling, attrition identification, customer reactivation, churn management, and dynamic profiling on the Internet
- Strategic business consulting and solutions supporting the entire customer life cycle to optimize value for clients' customer base

EQUIFAX.COM

- Provides an array of e-commerce solutions that enable customers to conduct their business safely, securely and efficiently over the Internet

- Online identity verification services
- An array of digital certificate products (client, server, Virtual Private Network, organizational, code-signing, secure e-mail, etc.) to help secure the transmission of sensitive information over the Internet and other networks
- Online loan application and decisioning tools
- Internet banking software and services and electronic bill payment and presentment
- Online check guarantee and authorization
- Online access to individual credit information and monitoring services

EQUIFAX SECURE DECISION POWER® E-BANKING

- Provides products to customers doing business on the Internet

PAYNET SECURE™ CONSUMER DIRECT

- Empowers consumers by providing them greater access to personal credit information to help them better understand their credit history and enhance their buying power

CUSTOMERS

- Equifax Card Solutions provides innovative and comprehensive services to independent banks and credit unions in the U.S. and to some of the world's leading credit card issuers outside the U.S.
- Equifax Check Solutions customers include national and regional retailers, automotive dealers, hotels, grocers and other retail businesses
- Equifax provides information services and solutions to the financial services, retail, mortgage, telecommunications, utilities, automotive, information technology and healthcare industries, and the government; and Equifax is moving into new areas such as insurance, online brokerage and the middle market
- Equifax Knowledge Engineering provides solutions to leading institutions in: financial services, retail, telecommunications, utilities, mortgage, automotive, media, publishing, e-commerce portals and catalog companies
- Equifax.com provides e-commerce solutions to the financial services, retail, telecommunications, new media, mortgage, brokerage, insurance, utilities, automotive, information technology and healthcare industries, as well as consumers

MARKETPLACE



- Equifax Card Solutions leads the payment services industry in processing to independent banks and credit unions
- Worldwide, a number of third-party processors and card software providers compete with Equifax
- Equifax Check Solutions is the leading provider of check risk management services worldwide
- In the U.S., Equifax Check Solutions is a leading provider of these services, with competition from such companies as Telecheck and SCAN
- The Company competes with TransUnion and Experian in the U.S., with TransUnion in Canada, with Experian in the U.K., and with Dun & Bradstreet in the U.K. and Spain
- In other countries, Equifax competes with local information businesses
- Equifax Knowledge Engineering competes with traditional information services providers including Fair, Isaac, Acxiom and Experian in the U.S., the U.K. and Canada
- Emerging competition is in the form of networks of companies who bring the range of capabilities that clients need to solve their customer relationship management needs
- Equifax is an industry leader in providing an innovative and comprehensive portfolio of e-commerce solutions to companies worldwide. Competition in the U.S. and globally comes from providers of online security, payment, information and transaction services



