



ChoicePoint® Privacy Information

As a leading provider of information, technology and analytical services, ChoicePoint's goal is to play a role in making society safer and less risky while, at the same time, protecting individual privacy. Information maintained by ChoicePoint is collected and used in compliance with federal and state privacy laws such as the Fair Credit Reporting Act (FCRA), Drivers Privacy Protection Act (DPPA), or the Gramm-Leach-Bliley Act (GLBA), as well as regulations and company policies. The vast majority of its non-public record products, such as credit reports for pre-employment screening or claims history reports for insurance underwriting, are handled by ChoicePoint either with the consumer's consent or as part of a transaction initiated by the consumer. Public record information is collected from records created by government agencies and these are provided to ChoicePoint customers as allowed by state and federal public record access laws.

ChoicePoint makes the protection of personal privacy an essential component of its operations. ChoicePoint builds privacy into its corporate culture through customer and employee credentialing; compliance monitoring; policies and procedures; employee training; and outreach. These components of ChoicePoint's risk framework are monitored closely by the company's Office of Privacy, Ethics and Compliance (OPEC). In addition, ChoicePoint's chief privacy officer reports directly to the Board of Directors' Committee on Privacy and Social Responsibility.

Recent examples of ChoicePoint's dedication to being a leader in the protection of personal privacy include:

- Implemented broad privacy enhancements to products and business practices in the areas of access; credentialing; policies, procedures and guidelines; audit and compliance; organizational; technology solutions; consumer outreach, education, and advocacy.
- Enhanced products to limit customer access to sensitive personally identifiable information.
- Established a centralized corporate credentialing center and strengthened the company's customer credentialing procedures including site visits for customers who receive sensitive personal information.
- Codified, enhanced or developed more than 90 new or additional key policies, procedures and guidelines.
- Enhanced network security by implementing application scanning services and additional encryption technology.

- Implemented a mandatory training program requiring all associates to undergo privacy, information security and code of conduct training on an annual basis, and pass assessments on each.
- Obtained online privacy seals for consumer-oriented Web sites.

ChoicePoint devotes significant resources to being an industry leader in protecting consumers' privacy and their personal information. The highly respected independent research firm, Gartner, wrote in a Fall 2006 report that ChoicePoint has become "a role model for data security and privacy practices." A link to the full report can be found at www.choicepoint.com/news/choicepoint_1996.pdf.

In 2005, 2006 and 2007, ChoicePoint passed more than 100 independent security audits, a demonstration of the company's commitment to protecting consumer privacy.

Additional details about what ChoicePoint does to protect personal privacy can be found on the Web site, www.privacyatchoicepoint.com.

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