

A blurred background photograph of a white car driving away from the viewer on a paved road. The road curves to the left, and there are green trees and bushes in the background under a bright sky.

Automotive Insights Driving Change

Craig Sims, VP Automotive Solutions

Agenda

- Impact of COVID on the Auto Industry
- Consumer Credit Trends
- Employment Trends
- What does this mean for dealers?
- Tools and solutions to help you succeed

Today's Speakers



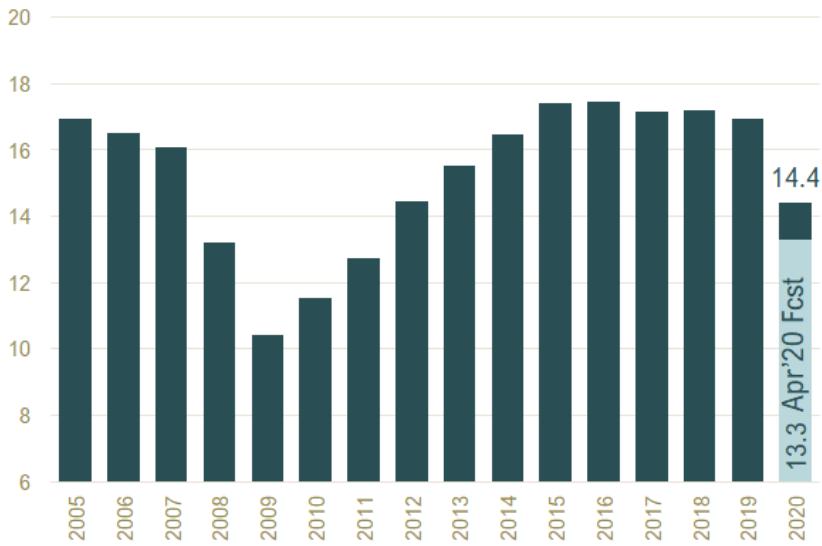
**Craig Sims, Vice President
Automotive Solutions**

Craig Sims currently serves Equifax and its customers as vice president and automotive practice lead for the automotive vertical. A 15-year veteran of the automotive industry, Craig brings deep expertise to building solutions that deliver critical insights and information to lenders and dealers, including risk analytics, verifications, use of alternative data, and digital transaction enablement.

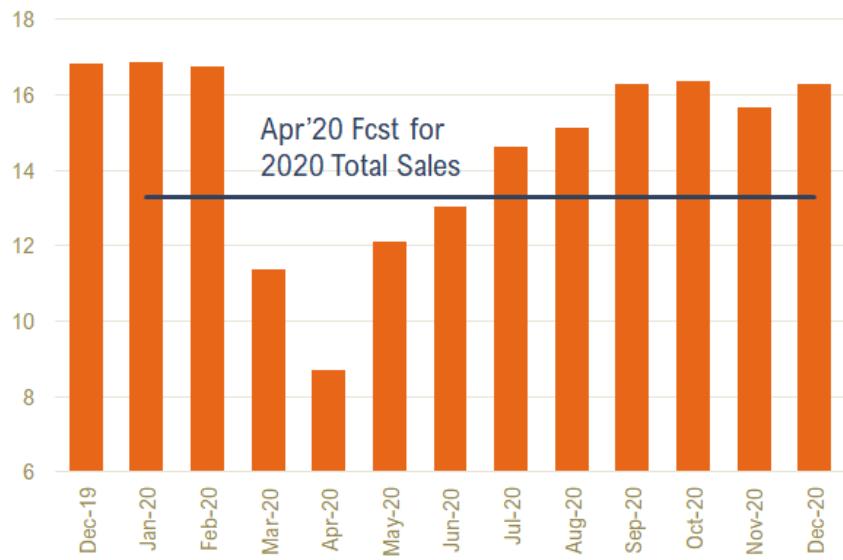
Insert Shane's Bio

Sales of New Light Vehicles Were Down 15% in 2020, But Came in Much Stronger than Expected in April Forecasts

Annual New Light Vehicle Sales, in Millions



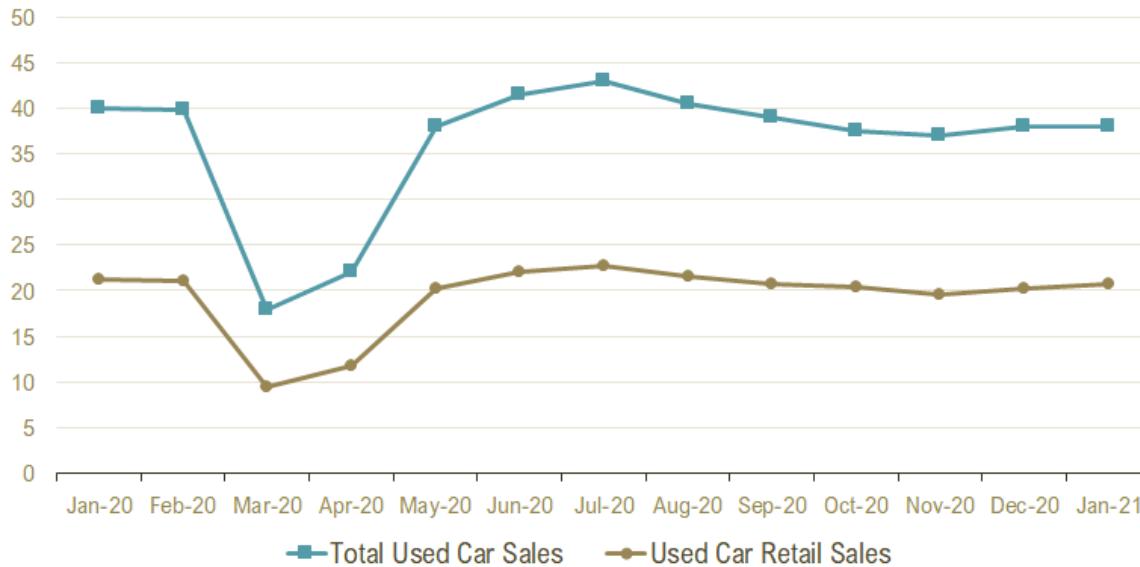
Monthly New Light Vehicle Sales, SAAR, in Millions



Apr'20 Fcst for
2020 Total Sales

Used Vehicle Sales Also Finished 2020 Strong

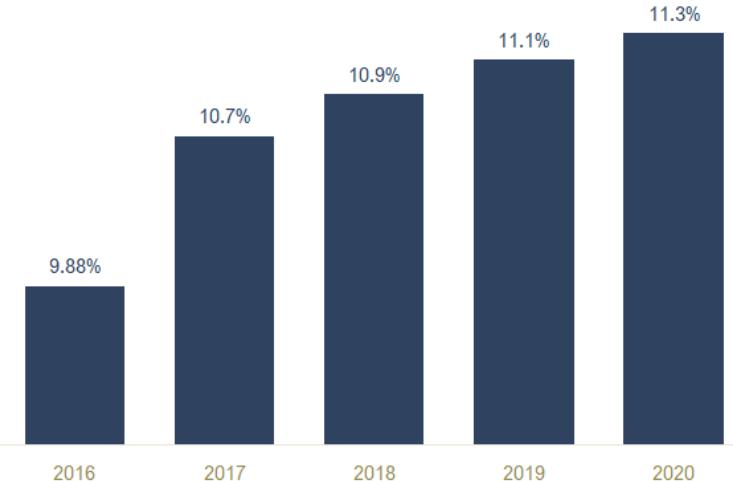
Used Vehicle Sales, Seasonally Adjusted Annual Rate, in Millions



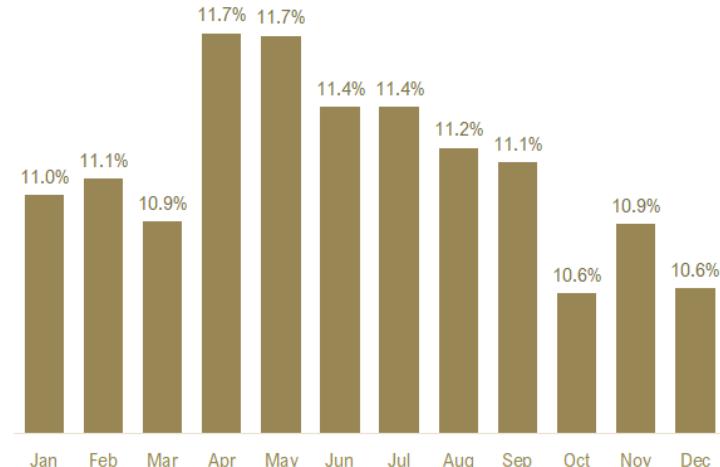
- Total used vehicle sales finished the year about the way they started, but were not able to make up all of the lost sales from March and April
- Retail sales declined less than private sales

Incentives Have Declined Sharply Among High Demand and Tight Inventories

Annual Incentive Spend as a % of Average Transaction
Price of New light Vehicles

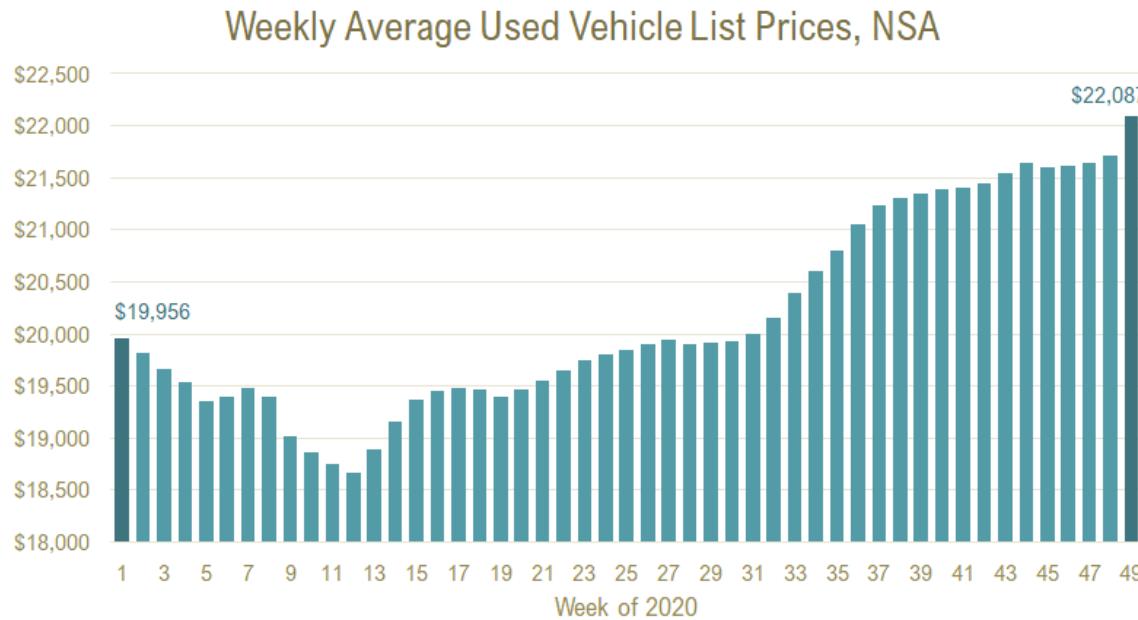


Monthly Incentive Spend as a % of Average Transaction Price of New light Vehicles



Source: AC Cutts & Associates, Cox Automotive

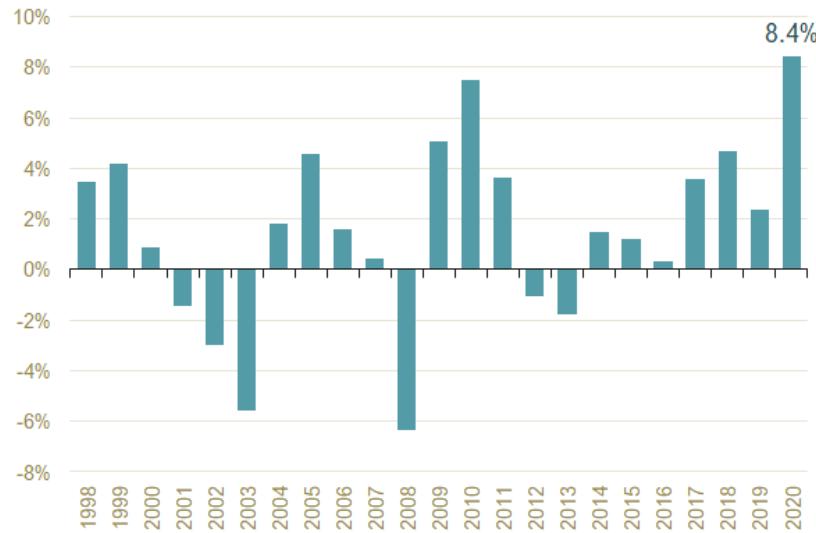
Average List Prices for Used Light Vehicles Fell with COVID Lockdown But Rebounded to End on High Note



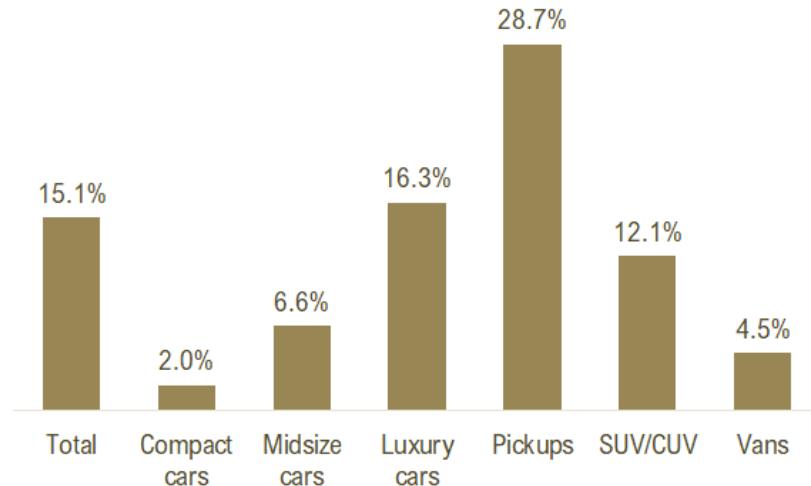
After COVID Lockdown restrictions eased, prices gradually rose as inventories were reduced. As inventories became tighter in the latter half of the year, retail prices jumped.

Used Vehicle Sales Prices Surged in 2020, Pickups and Luxury Cars Are Leading the Way

Annual Average Used Vehicle Sales Price Growth from Cox Automotive Used Vehicle Index



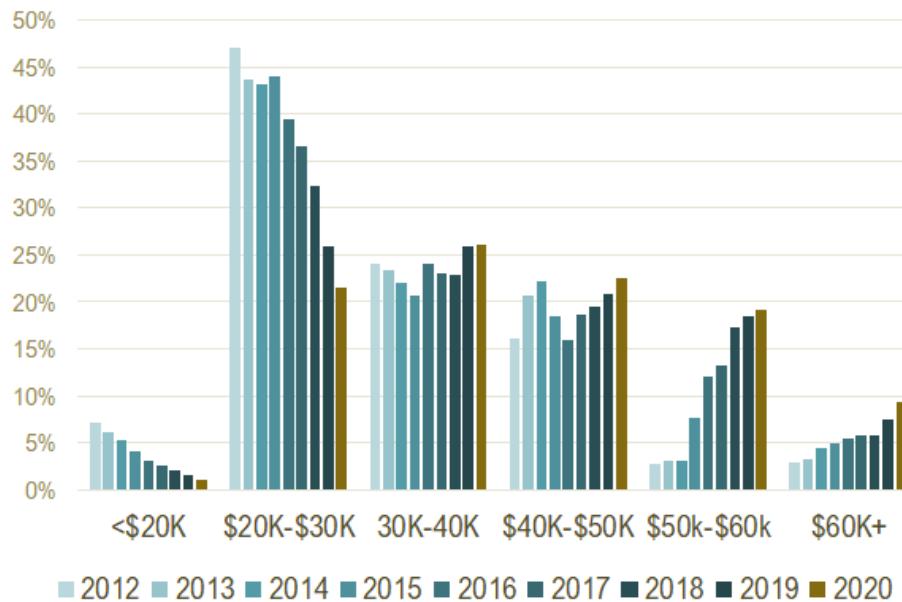
Jan'21 Year-Over-Year Growth in Vehicle Sales Prices by Vehicle Class



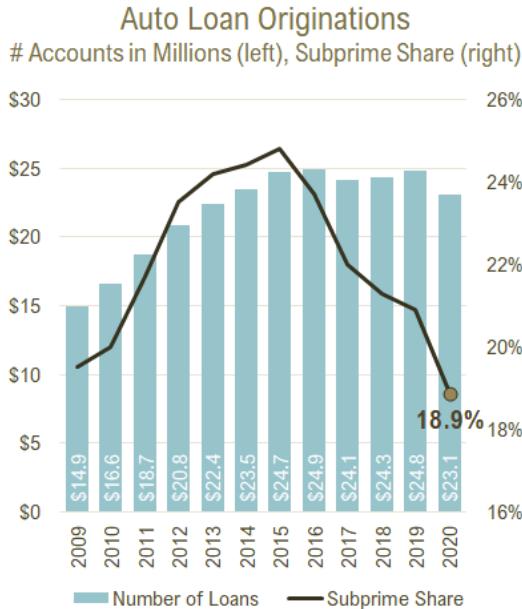
New Vehicle Pricing Accelerated Upwards in 2020

- In 2020, the share of new vehicles listing prices above \$50,000 exceeded the share with prices below \$30,000 for the first time
- 24% of nameplates were priced below \$30,000 vs 28% priced at \$50,000 or more.
- Lower gas prices and higher wealth effects from decreased consumer spending on travel are driving demand for more expensive vehicles.

Share of Market Sales by MSRP Price Range

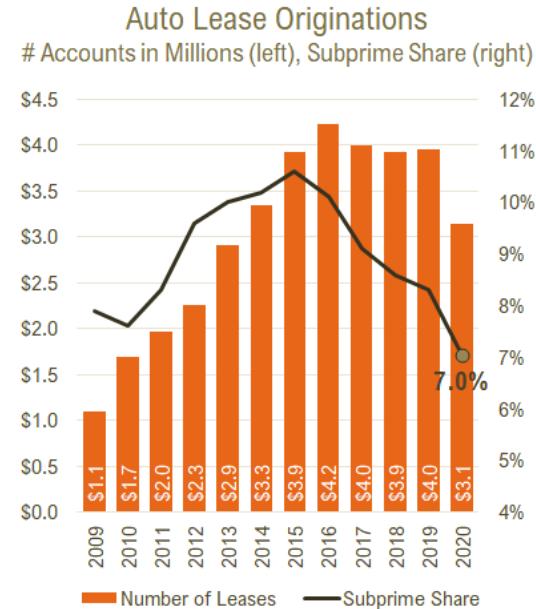


Auto loan and Lease Originations from EFX

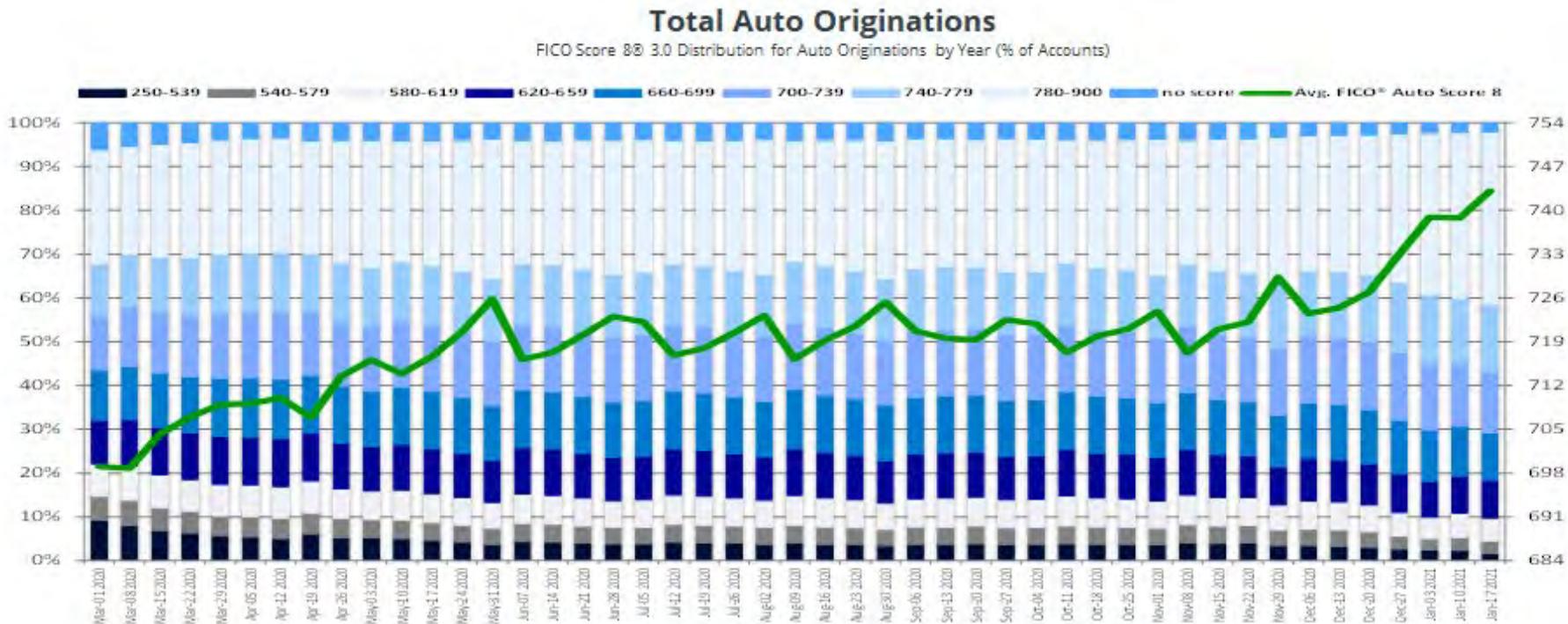


Auto loan originations fell 7.0% in 2020 and lease originations fell 20.8%. Originations fell less than auto sales, with new vehicle sales falling 14.4% and sales of used vehicles falling 8.2%.

Low interest rates should prevail in 2021, attracting vehicle buyers who might otherwise make their purchase in cash. Originations should outpace sales as a result.



Auto origination risk has shifted significantly toward the prime segments

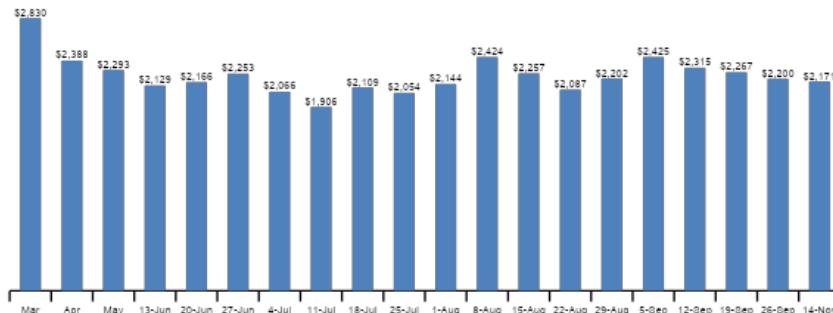


Biweekly Income Trends

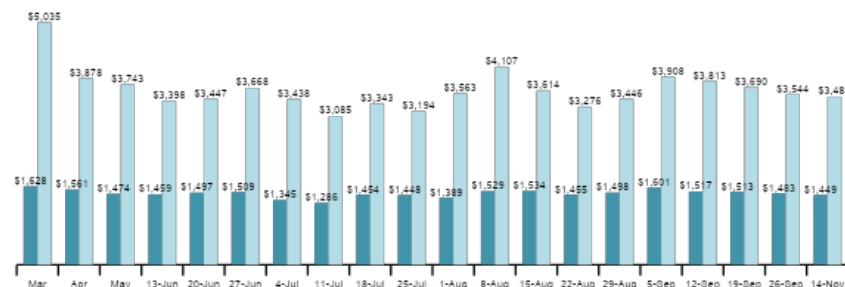
Average income declined by 23% since March 2020

- Hourly income was a third of salary income before COVID-19. Salaried income declined by 31% from March to November whereas hourly income decreased 11%.
- Those pays impacted by job loss or furloughs could be compensated by the stimulus package in the short term.

The Work Number® Biweekly Income Trends



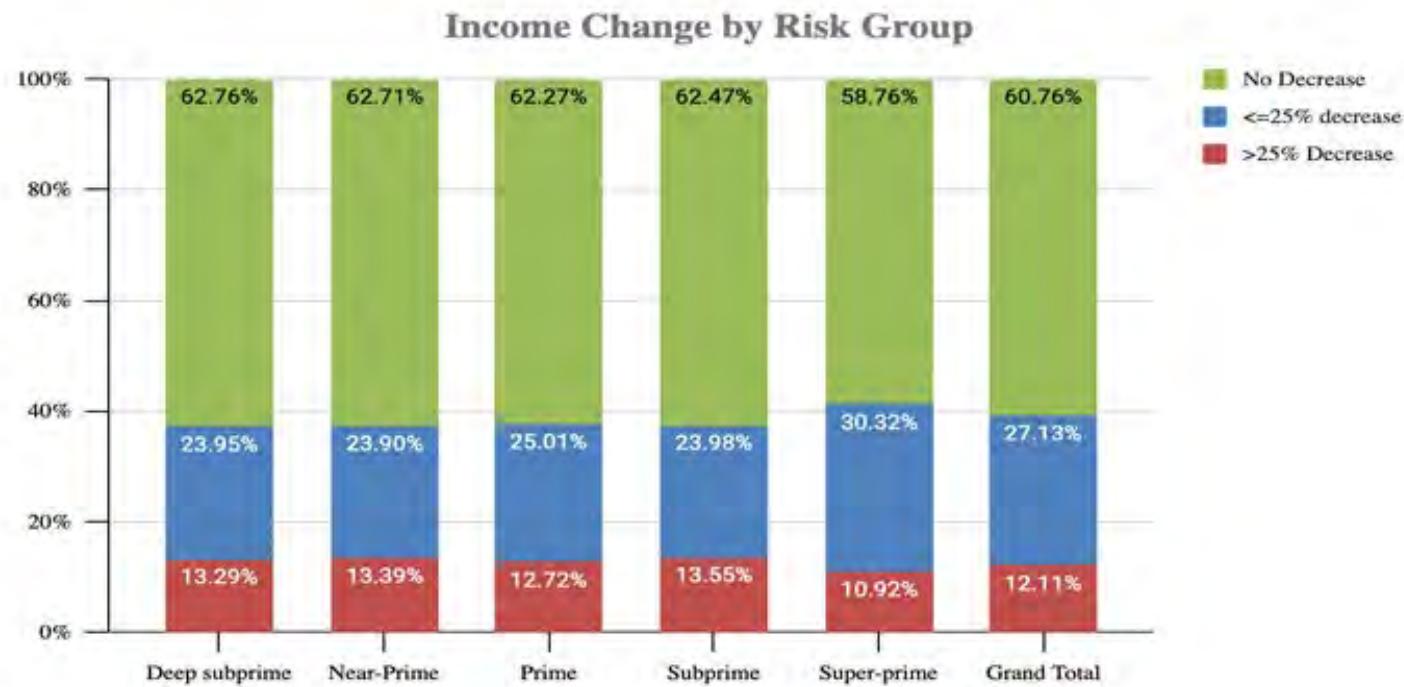
Hourly vs Salary Income Trends



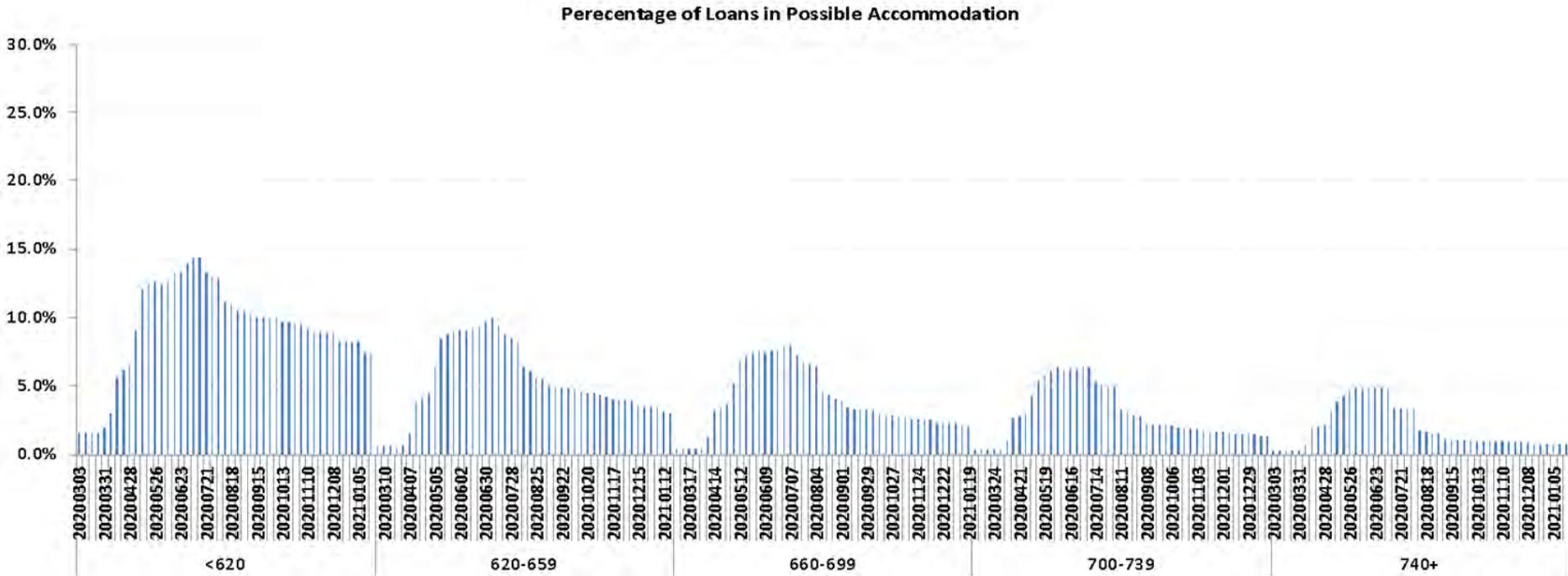
* Biweekly income is estimated by YTD income b/w two periods (months, or weeks).

Sources: TWN Weekly

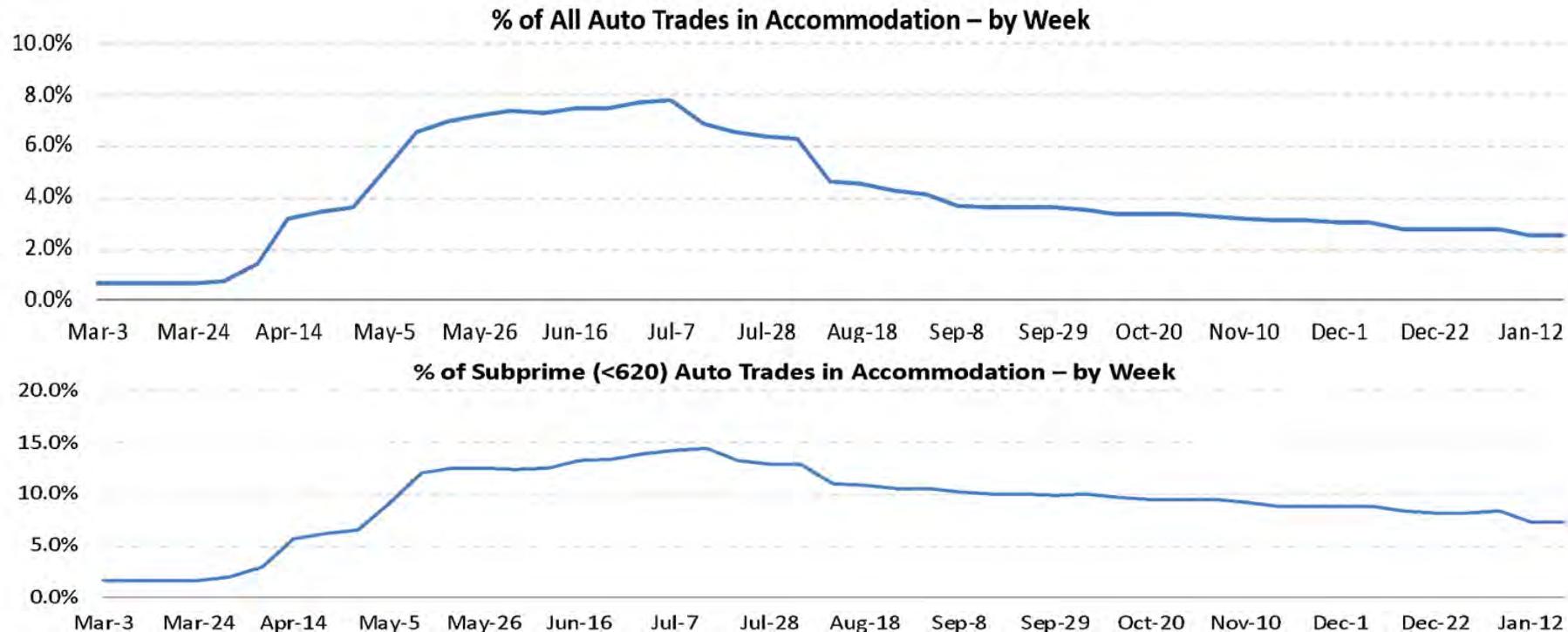
The impact of the Pandemic on income has been broad-based



Leading to a broad-based spike in Auto Loan accommodations which have now leveled off across all score bands, with <620 accommodation rates at 7.4% as of mid-Jan'21



Accommodation rates on Auto Trades have leveled off;
subprime accommodations are approx. 3x the Overall Market

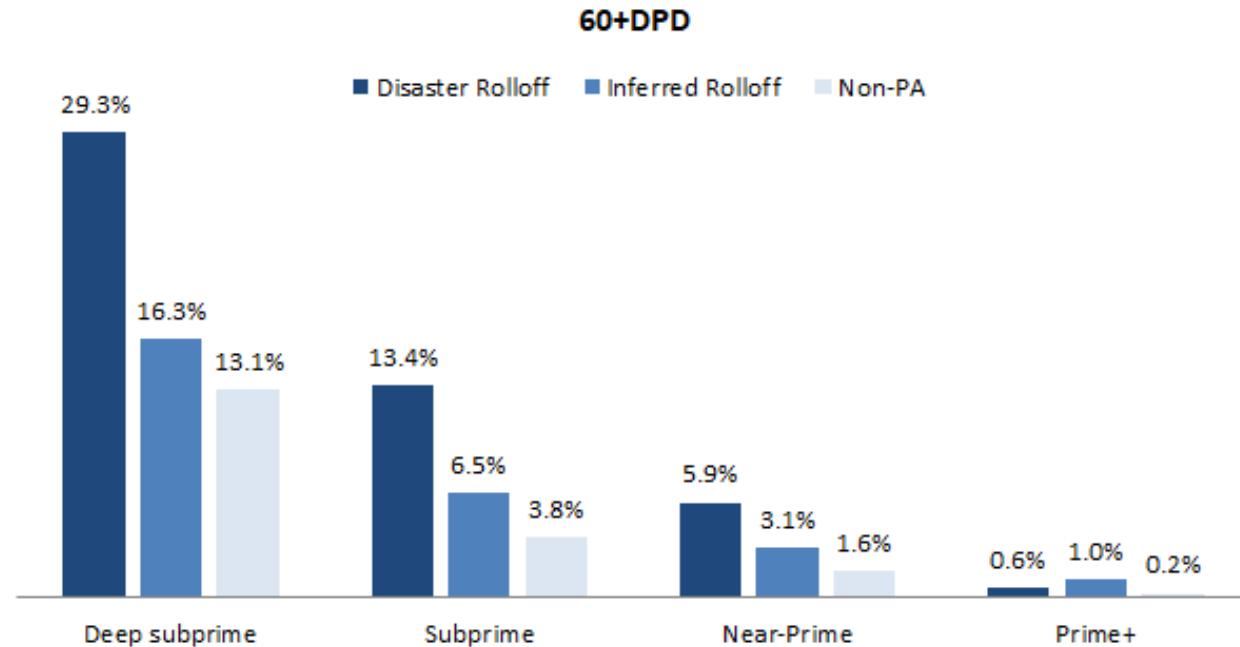


Observing higher delinquency trends for the Possible Accommodation trades when rolling off accommodations

Will consumers miss payment when the loans roll off accommodation programs?

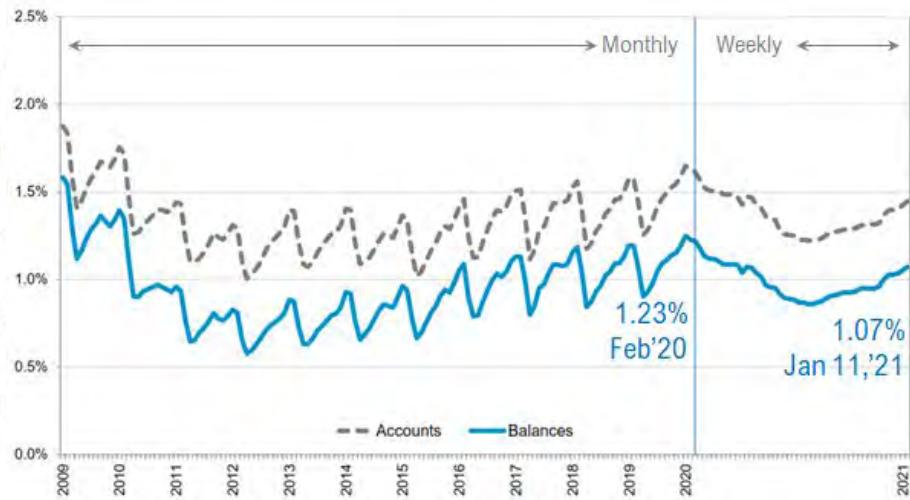
Possible Accommodation trades that rolled off had higher DLQ

The question is how to identify those accounts in loan accommodations today that may miss payments down the road?

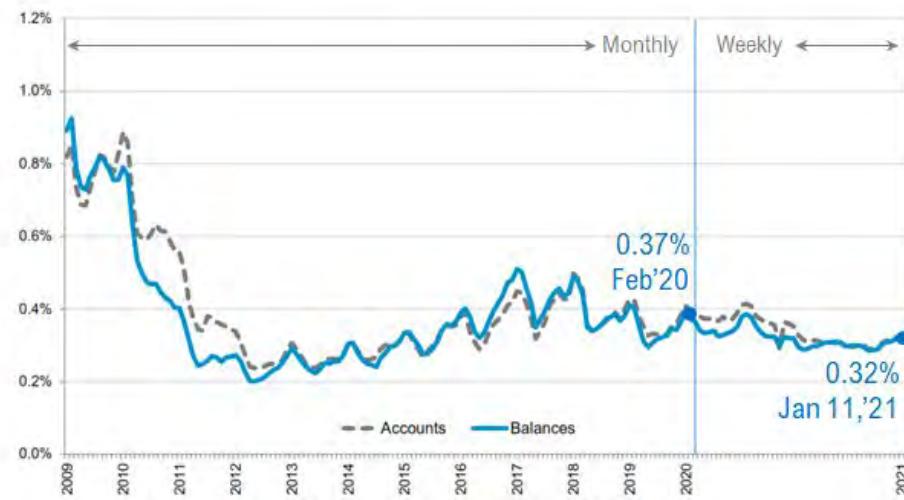


Auto loan Delinquency Rates Are Rising, Consistent with Seasonal Fluctuation, But Are Lower than in 2019/Early 2020 for the Same Time Frame

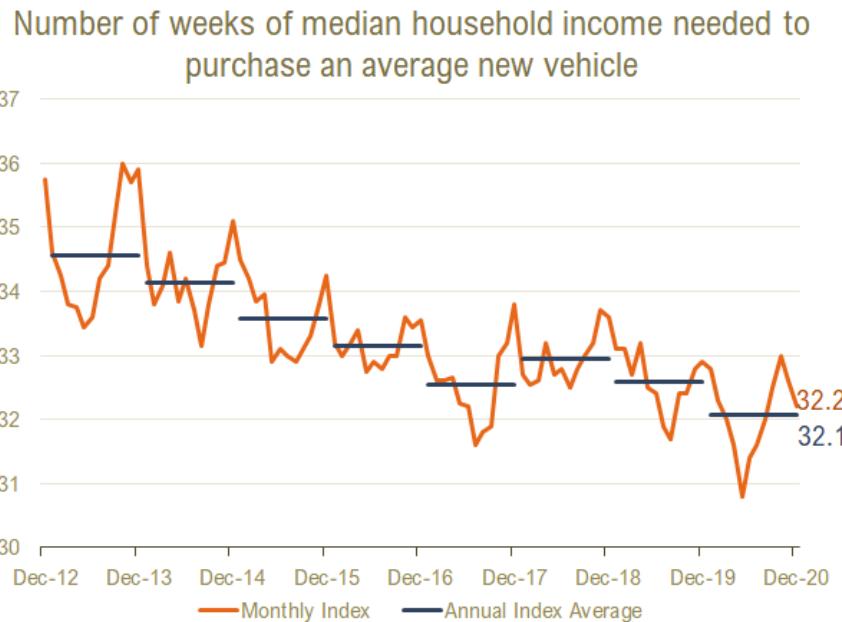
60+ DPD Delinquency Rate for Auto Loans, NSA



60+ DPD Delinquency Rate for Auto Leases, NSA



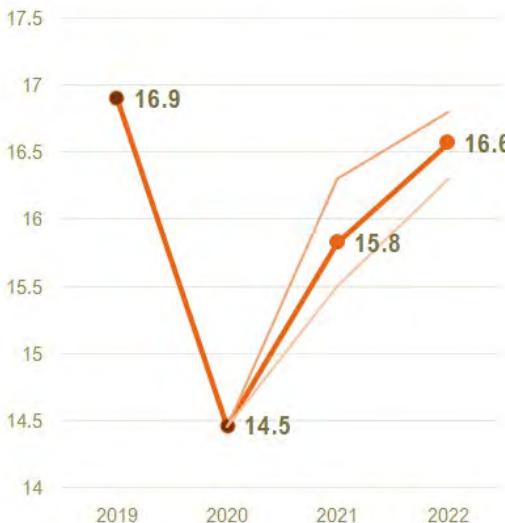
The Affordability of New Vehicles Did Not Change Much with the Economic Conditions of the COVID Pandemic



Falling interest rates and strong income support under the CARES Act have maintained new auto affordability despite the economic conditions throughout 2020. The Cox Automotive/Moody's Analytics Vehicle Affordability Index reflects how many weeks of income the median income family would need to pay for the average priced new auto financed with a 72-month term loan and 10% down.

Forecast for New and Used Vehicle Sales in 2021-2022

New Light Vehicle Sales Forecast, in millions



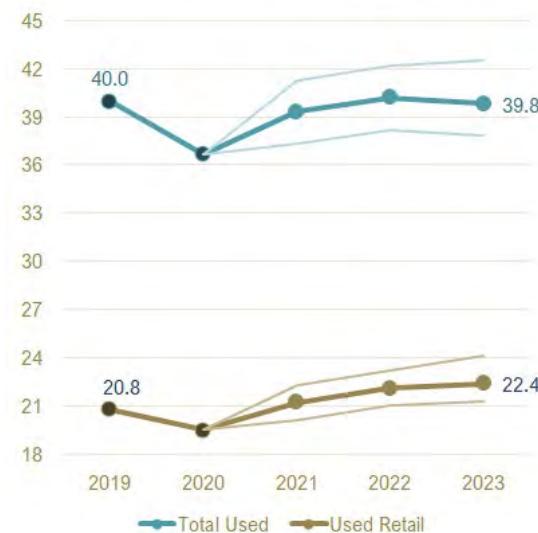
The COVID Pandemic has shifted consumer sentiment towards personal vehicle ownership.

Home construction is booming, fueling demand for light trucks.

Supply chain issues will continue to put pressure on new vehicle sales.

Subprime share of auto purchases is diminished in part by rising scores (the CARES Act income support meant that many were able to avoid delinquency or pay down debt) as well as tighter underwriting standards due to recession-linked credit risk.

Used Vehicle Sales Forecast, in Millions



What does this mean for dealers? -- 2021 Challenges & Solutions

- **Inventory Challenges**
- **Credit Restrictions**
- **Consumer Adoption of Digital Retailing**

Strategies for Potential Impacts in 2021

Inventory Challenges

- Low New Car Inventory / Stressed Supply Chain
- CPO/Late model used fetching premium \$'s
- Impact of Used Vehicle Supply Surge 2nd ½ of 2021
- Necessity to stay current with market trends
- Build target acquisition lists based on your dealerships consumers

Credit Restrictions

- As banks analyze their portfolios there is risk in tightening of credit extension
- Some consumers benefit from increased credit scores while some are falling into “subprime” for the first time
- Higher scrutiny during funding process for non-prime deals

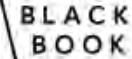
Consumer Adoption of Digital Retailing

- Continued consumer desire to handle more of the process online
- Strategize offering solutions for appraisals & financing to allow for accurate online payment searching
- Increased desire for videos & virtual test drives

Inventory Strategy

Leverage industry experts' trend data.
Stay current!

Bullets of note



Late model vehicles seeing the largest increase in values.

With the chip shortage still impacting new car volume at dealerships, late model used vehicles are going for a premium at auction.

Chip shortage is impacting New Car availability and prices at auction

With the chip shortage still impacting new car volume at dealerships, late model used vehicles are going for a premium at auction.

Retail Prices Holding steady as wholesale prices continue to increase

The resulting margin compression means dealers will have to ramp up their F&I efforts to offset lower front end revenue

Right now, F&I revenue is more important than ever

The resulting margin compression means dealers will have to ramp up their F&I efforts to offset lower front end revenue

Lower auction volume creates challenges for dealers sourcing inventory

In addition to higher prices at auction resulting from lower volumes, dealers are expanding their outreach to source vehicles directly from the public.

Dealers are broadening their approach to sourcing inventory

In addition to higher prices at auction resulting from lower volumes, dealers are expanding their outreach to source vehicles directly from the public.

Inventory & Lead Strategy -

- Analyze your traffic's credit and conversion metrics

CB Analysis Report

CB Pull Date: Visit Date:
Monthly: Select Dates:

Start: 01/01/2021 End: 03/08/2021 [Configure Tiers](#) [Compile](#) [Send Via Email](#) [Print](#)

Prospect Log	Finance Mgr	Sales Mgr	Salesperson	Dealership	Lead Source
<input checked="" type="checkbox"/> All <input type="checkbox"/> Active <input type="checkbox"/> ProLink <input type="checkbox"/> Internet <input type="checkbox"/> Incoming Sales Calls	<input checked="" type="checkbox"/> All <input type="checkbox"/> JOE LOW GROSS <input type="checkbox"/> KIA WHOLESALE <input type="checkbox"/> Chad Hawkins <input type="checkbox"/> Kyle Hager	<input checked="" type="checkbox"/> All <input type="checkbox"/> *Internet Mgr Review <input type="checkbox"/> Manager Review <input type="checkbox"/> Andy Huff <input type="checkbox"/> Chad Hawkins	<input checked="" type="checkbox"/> All <input type="checkbox"/> HOUSE <input type="checkbox"/> INTERNET <input type="checkbox"/> SALES/LARRY LIND <input type="checkbox"/> JOE LOW GROSS	<input checked="" type="checkbox"/> All <input type="checkbox"/> Kia Of Lincoln	<input checked="" type="checkbox"/> All <input type="checkbox"/> ADP Deals <input type="checkbox"/> Appraisal Express Plus <input type="checkbox"/> AutoTrader
CB Score Range	# Unique Applicants	% of Total Applicants	Avg CB Per Unique App	# Unique Co-Apps	Co-Apps % of Apps
No Score	21	14%	1.62	3	14%
Under 500	12	8%	1	4	33%
500 to 549	8	6%	1.25	1	13%
550 to 599	25	17%	1.21	7	28%
600 to 639	18	12%	1.28	4	22%
640 to 679	8	6%	1.38	10	125%
680 to 719	7	5%	1.15	4	57%
720 to 759	6	4%	1	4	67%
760 to 799	8	6%	1	1	13%
800 and Over	14	10%	1	11	79%
No CB Pulled	18	12%	0	0	0%
Total	145	100%	1.08	49	34%
				1.07	1.07
				4	4
				17	17
				91	91
				0	0
				0%	0%
				86	59%
				100%	100%
				184337	184337
				123317	123317
				307654	307654
				3577	3577

Analyze Credit Worthiness of showroom traffic by lead source

Ensure there isn't a breakdown in the sales process for all credit spectrums

Inventory & Lender Strategy

Have the right lender partners to profitably service the traffic you're driving.

Regularly examine your average front and back end profit by lender.

Back Dashboard Desking Prospects Owner Base Inventory Reports Internet Admin Service
Recall New Cust Workscreen New Credit App Prospect Logs Run CB Run Instant Screen Appointments Incoming Call F&I Log Daily Workplan
Print Export

Lenders R-Ally Financial ▾
R-KMFC-Dealer!
AmeriCredit
R-MembersOwn
X-FOURSIGHT C
Cash Deal ▾

49 prospects BDC and Sales Management Report Prospect List																
Sold Date	Customer ID	Name	BDR	Sales Rep	Ad Source	Lead Source	Sales Mgr	Sold Veh	Sold Veh Stock #	Lender	Status	Hold Back	Front End	Back End	Total Gross	
02/27/21	116781965	Dillon, Kaitlyn	Kyle Hager	Jason Sweeney	IS Online	IS Online	Chad Hawkins	2021 Forte	KL6165	X-HYUNDAI	Delivered	\$492	\$837	\$610	\$1,939	
02/01/21	131402957	Pelc, Perry	Jason Sweeney	Jason Sweeney	SERVICE	Service	Kyle Hager	2021 Sportage	KL6038	X-HYUNDAI	Delivered	\$807	(\$50)	\$150	\$907	
02/08/21	133550345	Kolb, Alyssa	Jason Sweeney	Jason Sweeney	Referral	Referral	Kyle Hager	2019 Kicks	L13351	R-MembersO!	Delivered	\$0	\$1,307	\$493	\$1,800	
02/13/21	134385001	Neumann,	Chad Hawkins	Gail Richters			Chad Hawkins	2021 Seltos	KL6086	R-KMFC-Deal!	Delivered	\$652	\$402	\$385	\$1,439	
02/11/21	135775844	Fischer, Amanda	Kyle Hager	Luke Chandler	Kia Digital - Kia			2021 Sorento	KL6170	CapOne SF	Sold - Spot	\$1,070	\$2,532	\$1,740	\$5,342	
03/03/21	136886022	Klapperich,	Kyle Hager	Gail Richters			Kyle Hager	2010 Fusion	KL6127A	Static Cash	Delivered	\$0	\$3,804	\$0	\$3,804	
03/04/21	136909302	Stanton, Brian	Kyle Hager	Andy Huff			Kyle Hager	2019 Santa Fe	L13326	R-Wells	Delivered	\$0	\$1,656	\$2,626	\$4,283	
03/06/21	136970222	Bailey, Lance	Jason Sweeney	Jason Sweeney				2021 Forte	KL6133	Cash Deal	Sold - Spot	\$562	\$50	\$0	\$612	
Average													\$460	\$2,195	\$1,326	\$3,981
Total													\$22,553	\$107,566	\$64,975	\$195,093

Inventory Stocking Strategy

Apply learnings to identify target vehicles to stock

Review latest data on top volume and gross vehicles per credit band

Target ideal vehicles at auction and consider when appraising

- Data based on analysis of previous month deliveries

Credit Tier 575 - 619

Rank	Vehicle	Avg Profit
1	2017 Ford Escape	2,479.23
2	2019 Nissan Altima	3,032.19
3	2019 Nissan Sentra	1,978.21
4	2019 Dodge Grand Caravan	3,128.51
5	2017 Ford Fusion	2,058.08

Credit Tier 520 - 574

Rank	Vehicle	Avg Profit
1	2019 Nissan Sentra	1,939.76
2	2019 Dodge Grand Caravan	3,003.64
3	2017 Ford Escape	2,418.57
4	2019 Nissan Altima	2,011.81
5	2018 Chevrolet Equinox	2,753.42

Credit Tier 460 - 519

Rank	Vehicle	Avg Profit
1	2019 Nissan Sentra	2,003.59
2	2018 Chevrolet Equinox	3,793.43
3	2019 Dodge Grand Caravan	2,121.72
4	2019 Nissan Altima	1,407.21
5	2017 Ford Escape	2,219.41

Inventory Valuations

Review Vehicle Specific Data Points

Check open recalls and parts availability
on trades & auction vehicles

2 cars can look the same
... But have **different values**

On Average:

- 43% of vehicles have a negative history adjustment
 - -10% negative adjustment
- 23% have a positive history adjustment
 - +3% positive adjustment

BLACK
BOOK

Worth
\$350
more

42,000 miles
1 owner
No accidents



Worth
\$1750
less

42,000 miles
3 owners
Moderate
accident

Partnerships

Equifax and ProMax deliver
Real time, employment data

THE RIGHT DEAL

Having employer-provided income
allows you to extend **THE RIGHT
DEAL TO THE RIGHT BUYER**



Lender Partnerships

- Strengthen Relationships by submitting accurate income.

Provided By
EQUIFAX

The following information is provided in response to your request for a Gold Employment & Income Verification on 02/10/2021

Gold Income Verification for - ROSEANNE SMITH

Verification Type:	Employment and Income Verification								
Permissible Purpose:	Consumer's application for credit								
Information Current As Of:	01/15/2021								
Employer:	Enterprise USA								
Headquarters Address:									
Street:									
City:									
State:									
Zip:									
Employer Disclaimer:	Due to the status of the world, Santa Claus is coming to town a tad bit earlier this year!								
Division:									
Employee:	ROSEANNE SMITH								
Social Security Number:	XXX-XX-5001								
Most Recent Start Date:	09/17/2006								
Total Time with Employer:	14 Years 4 Months								
Job Title:	DEMO MANAGER - OPERATIONS								
Rate of Pay:	\$18.00 Hourly								
Calculated Monthly Income:	\$4,842.31								
Average Hours Per Pay Period:	102								
Update Customer									
Year	Base Pay	Overtime	Commission	Bonuses	Other Income	Total Pay	Date of Pay	Next Projected	Last
2021 YTD	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$27,204.10	Increase: Amount of Pay	\$0.00	\$0.00
2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$58,107.69	Increase: Reference Number:		
2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$54,075.32	Tracking Number:		

The statement is an official verification generated from The Work Number. Because this verification is system-generated with data that is originated directly from the employer's payroll system, it is tamper-resistant and represents a higher level of authenticity than employee-furnished copies of pay stubs or W2s. If any information is missing, it is because the employer did not provide this information in The Work Number verification. Information not provided by the employer is showing as "Data Not Provided". Note: If this person left this employer and was rehired after, the "Total Time with Employer" amount will likely be understated and will only reflect the most recent consecutive months of service. Questions? Call 1-800-996-7566 (Hearing Impaired clients may call 1-800-424-0253 / TTY).

Email **Print**

Did you know? *

- Approx. 27% of applicants overstate income by more than 15%
- Approx. 15% of applicants overstate income by 50% or more
- Approx. 20% of applicants understate income by 10% or more

*Study completed pre-covid. With income changes from 2020, this is anticipated to be more problematic in 2021.

Turning Challenges into Opportunities

Capitalize on in-market opportunities in your PMA

With this strategy in place, you'll provide a better experience for any subprime consumers.

- ✓ Dealers can select their radius and credit score target range
- ✓ Every lead receives a letter immediately; those who respond receive a follow up
- ✓ Letters mailed daily
- ✓ Leads are called and appointments set when used in conjunction with optional ProMax BDC services
- ✓ Leads are exclusive to your dealership
- ✓ Capture additional sales because Daily names are immediately available to call even before they receive the letter



Special Finance is
42.5%
of the market!

Are you missing out on a piece of the market?

Extend your marketing reach by targeting consumers that are actively pursuing an auto loan and actually have the intention of buying a car today. MarketThief from ProMax is a highly effective way to capture in-market car buyers that are looking to purchase now.

A MarketThief lead is someone that just had their credit report pulled by a dealer or lender for the purpose of auto financing. With our daily, targeted lists we send a letter to these leads on your dealership's behalf. You can step in and help frustrated shoppers who have been turned down by other dealers.

Turn your competitor's frustrated prospects into your happy customers!

Digital Retailing Experience

- Prepare for Continued Consumer Adoption

Research Online

95% of automotive shoppers start the research phase online, primarily starting with 3rd party websites.

95%

Days in Market

65% of them will purchase in less than 3 weeks

65%

Buyers Shopping Experience

52% of car shoppers feel anxious or uncomfortable at dealerships

52%

Dealership Visits

41% of car buyers only visit one dealership

41%

Digital Retailing Experience - Engage with Trade Data

- Engage online shoppers and source inventory directly.

The screenshot shows the initial step of the Appraisal Express Plus process, titled "Your Vehicle". It features a large central button labeled "TRADE VALUE" with a blue glow, set against a circular gradient background ranging from red at the top to green at the bottom. Above the button, the words "MIN" and "MAX" are positioned at the top and bottom respectively. To the left of the button, there is a "VIN" input field with a note: "*VIN optional - increases book out accuracy". Below it, there is a "Year" dropdown menu, followed by "Make", "Model", and "Style" dropdown menus. At the bottom is a blue "NEXT" button. The top of the page has a header with the logo "Appraisal Express **Plus**™" and the tagline "the fastest way to get your trade-in value". A horizontal navigation bar below the header includes icons for "Your Vehicle", "Vehicle Details", "Desired Vehicle", "Contact Info", and "Trade Value".

The screenshot shows the second step of the process, titled "Vehicle's Estimated Value, Payoff and Equity Amounts". It displays three estimated values: "The current estimated NADA™ value of your 2017 Ford F150 4WD is: \$ 44,375 to \$ 46,375", "The current estimated payoff of your 2017 Ford F150 4WD is: \$ 6,901", and "The current estimated equity is: \$ 514 to \$ 2,514". Below these values are two blue call-to-action buttons: "Click here to shop our inventory by monthly payments or price." and "Click here to further streamline your approval process.". The top of the page has a header with the logo "Appraisal Express **Plus**™" and the tagline "the fastest way to get your trade-in value". A horizontal navigation bar below the header includes icons for "Get Pre-Approved", "Verify Identity", "CB Score & Loan Amount", "Verify Vehicle Payment", and "Vehicle Equity".

By submitting this form, you acknowledge receipt of our Privacy Notice and Terms & Conditions

Digital Retailing Experience - Engage with Credit Data

- Convert anonymous eyeballs into leads by providing valuable data to the consumer, while also streamlining the purchasing process

Step 1
Your Information

Step 2
Confirm Identity

Step 3 - Congratulations!
See Your Credit Score

Get pre-approved for an auto loan and see your credit score & ranking instantly!



Fill out the short form below to get started

First Name*

Last Name*

Suffix Select an option

Cell Phone*

Email*

Address*

Apartment

Zip*

City*

State* Select an option

By clicking the button below, you agree to our [Privacy Notice](#) and [Terms & Conditions](#)

There is **NO COST** or obligation to you.

Get your Automotive Credit Score.

We don't require your Social Security Number!

Does not affect your credit score.

See where you rank against the rest of the U.S.

ProMax Ford Pre-Approval Website by Blackhawk Digital, ©Copyright 2021

EQUIFAX®

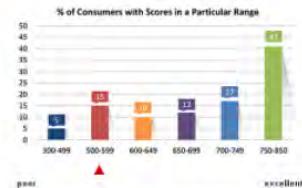
 **Appraisal Express Plus™**
the fastest way to get your trade-in value



CONGRATULATIONS!

instant, you are pre-approved
for an auto loan up to
\$25,000*

Your VantageScore from
EQUIFAX 572



Your score is 572 and ranks higher than 15% of US consumers

Now Get your Equity & Payoff by selecting which situation applies

- I am still paying off my vehicle and would like to find out the estimated payoff and equity on my 2015 Ford F250 2WD so I can shop your inventory by price or payment!
- OR
- I have already PAID OFF my 2015 Ford F250 2WD and want to shop your inventory by price or payment

I give my consent for Blackhawk Ford of Bettendorf to utilize my credit information to obtain the estimated payoff for my 2015 Ford F250 2WD.

NEXT

Digital Retailing Experience

Provide consumers with a frictionless transition from digital to showroom

Streamline consumers' buying process with all the data needed to structure the right deal

ProMax

Equifax PLQ site

Back Dashboard Desking Prospects Owner Base Inventory Reports Internet Admin Service

Recall New Cust Workscreen New Credit App Prospect Logs Run CB Run Instant Screen Appointments Incoming Call F&I Log Daily Workplan

Credit App Workscreen New Deal Stored Deals

Instant Screen Customer

Scan Driver's License

First: Barry M: []
Last: Adams
Street #: 5401 Name: Elmore
Type: Avenue
Direction: [] Apt./Ste #: []
PO Box: [] Rural Route: []
Zip: 52807 City: Instantapp708
State: IA
SSN#: [] (Not Required)
E-mail: Badams439@Gmail.C (Not Required)

Instant Screen Results

CREDIT SCORE - 708

Provided by **EQUIFAX**

As of March 1, 2021

Auto Summary

	Trade 1
Lease or Loan	Loan
Interest Rate	10.57%
Payment Amount	\$275
Original Term	48
Remaining Term	24
Orig. Loan Amount	\$10,690
Est. Payoff	\$5,926
% Loan Paid	44.6%
Joint	No
Times Late in last 24Mo	1
Original Loan Date	03/05/2019
Estimated Pay Off Date	

Credit Summary

Balance of unpaid collections	\$1,221
Number of Auto Accounts with Major Derogatory	1
Credit Utilization %	104.00%
Age New Auto Account	1 yr 8 mo
Total Balance Open Auto Accounts with Update within 3 mo.	\$2,200
Bankruptcy	None
# of Delinquencies / After BK Discharge	0
# of tradelines (all types) in file	13
Age of oldest tradeline in file (young file)	10 yr
Number of 30+ days late occurrence in 24 months	0
Repossession/Charge Off (# within 24 months)	0

Clear Submit Print Confirm Pre-qualified Certificate given

EQUIFAX®

Create a Seamless Journey

- Customer Experience is overtaking price and product as the key brand differentiator.



Leadership - Now is the time to take action.

"So what do we do? Anything. Something. So long as we just don't sit there. If we screw it up, start over. Try something else. If we wait until we've satisfied all the uncertainties, it may be too late." --**Lee Iacocca**

the best possible way to prepare for tomorrow is to concentrate with all your intelligence, all your enthusiasm, on doing today's work superbly today. That is the only possible way you can prepare for the future." --**Dale Carnegie**

Please STOP Procrastinating!

You're not getting any younger and your goals aren't getting any closer because you're standing still.
Make a commitment to yourself RIGHT NOW and start doing those things you've always wanted to do.
At the end of your journey, the last thing you want to be asking yourself is 'What if'.

Tracy Myers.

Questions?



Thank you!

Craig Sims
Industry Specialist
214-288-2231
craig.sims@equifax.com