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Explanation of Responses:

(1) 36,454 options vested on the date of grant, with the remaining 67,500 options vesting in three equal installments on each of the first, second and third anniversaries of the date of grant.

(2) The option is a replacement of an option, which was originally granted on January 25, 1995 under Equifax Inc.'s Stock Option Plan. The replacement was in connection with the July 7, 2001 distribution by Equifax of all the outstanding common stock of Certegy to the shareholders of Equifax. The original option provided for vesting in four equal installments beginning on January 25, 1996.

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| *Larry J. Towe | 12/16/2002 |
| ** Signature of Reporting Person | Date |
| *By: /s/ Marcia R. Glick, as attorney-in-fact | |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.
See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

<http://www.sec.gov/divisions/corpfin/forms/form4.htm>
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