



# Review lending accounts frequently and increase cost savings by 40%-50%

Take action fast to prevent losses

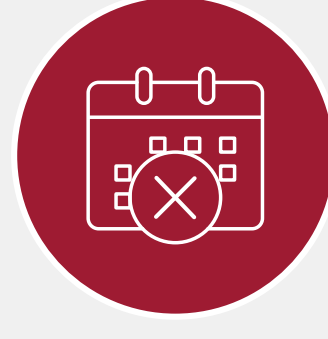
Your customers' financial situations are constantly changing — especially now. From job changes, to inflation, to student loan payments, delinquencies, and other financial impacts, your customers continuously face new challenges that impact their wallets.

With so much uncertainty facing consumers, annual or quarterly reviews may not be sufficient to effectively manage risk.

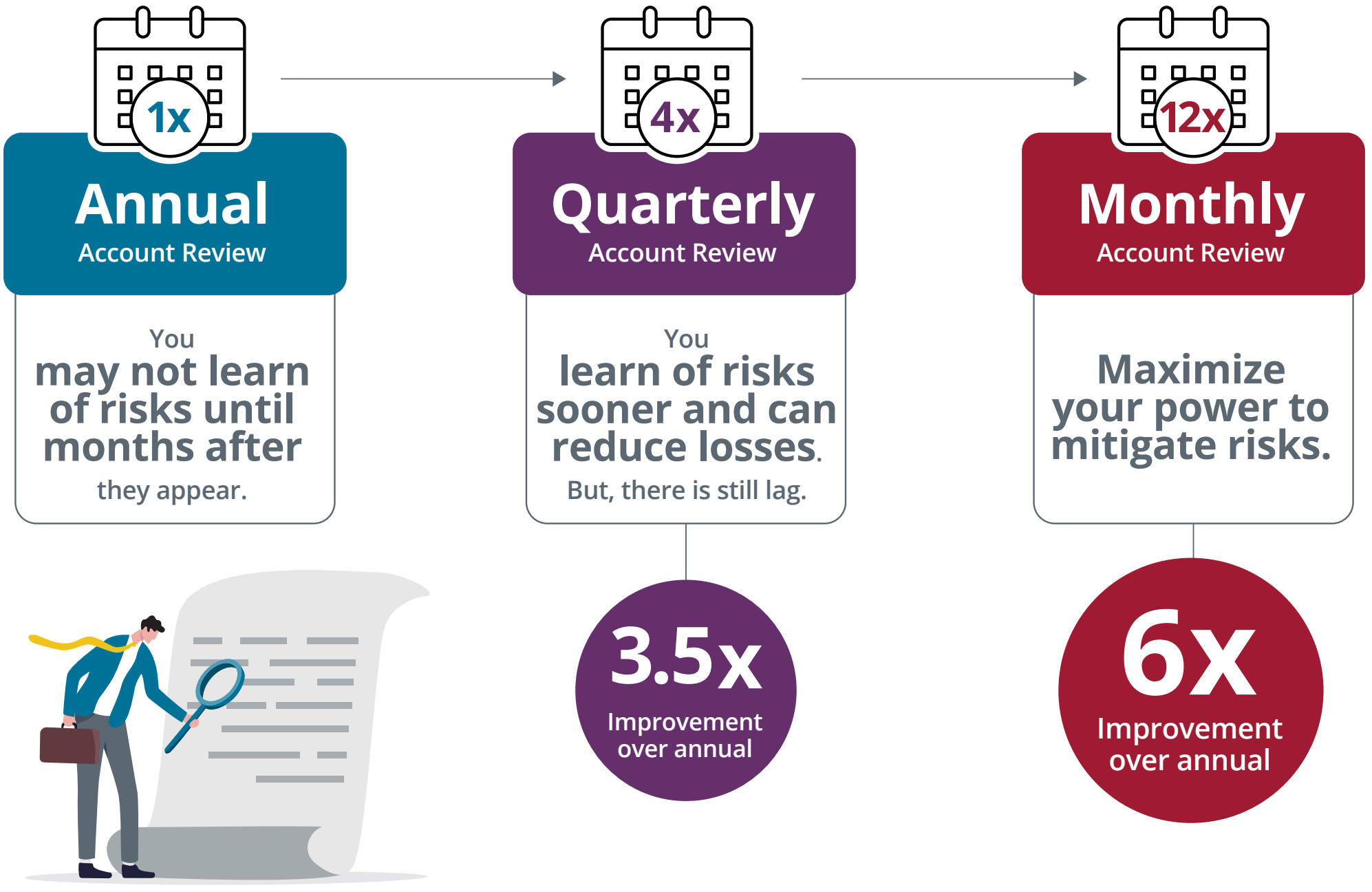
Here's why it's time to increase the frequency of your account reviews:



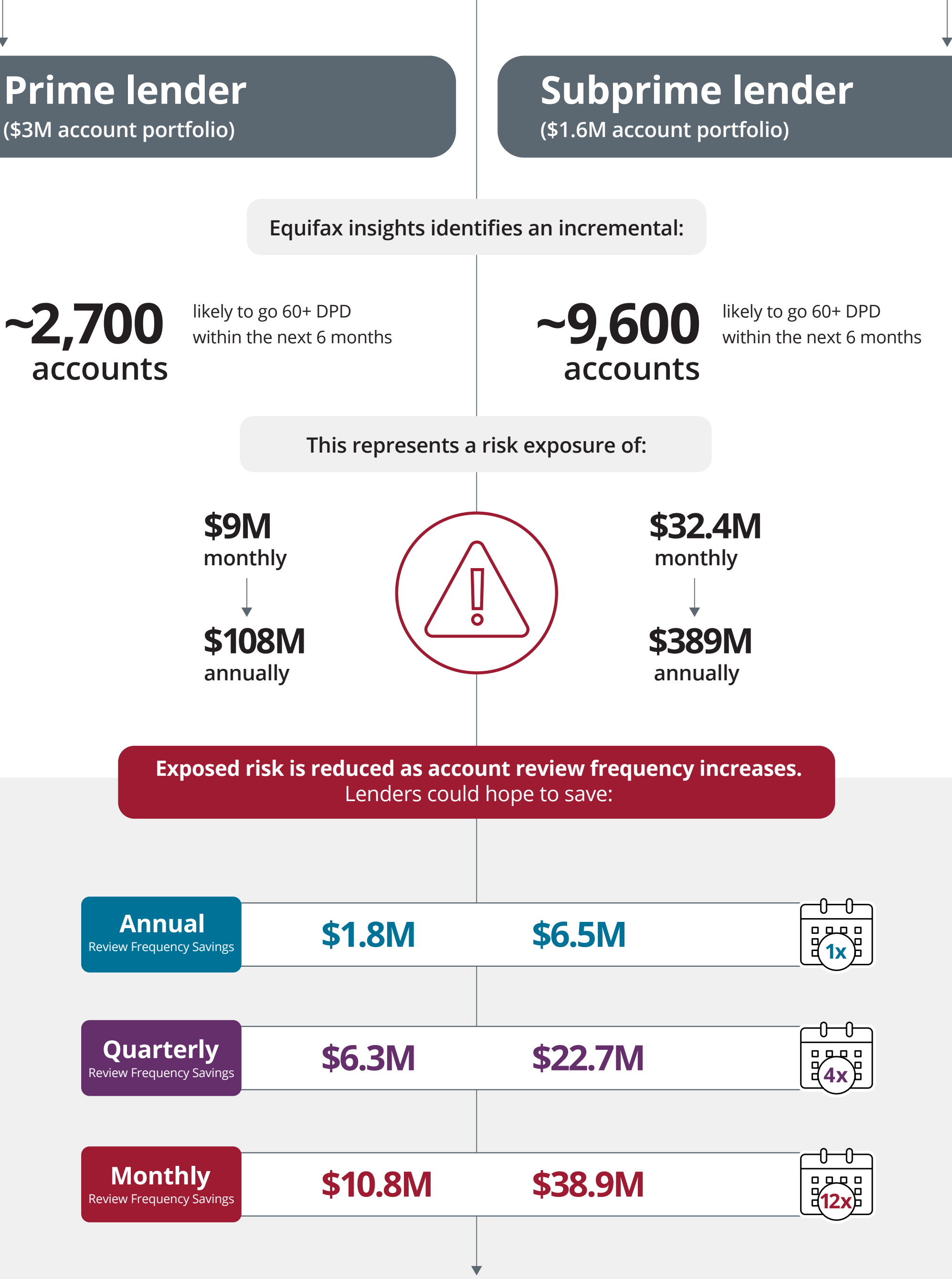
**40-50%**  
increase in cost savings that can be achieved by using early risk and retention signals to identify new dollars at risk.



**50%**  
decrease in the efficacy of loss mitigation programs for every monthly review that is skipped.

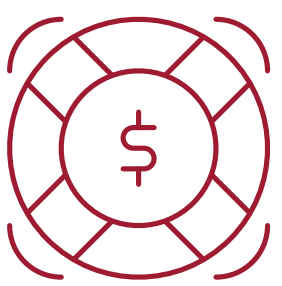


## What this could look like for lenders



### Ask yourself:

What would these results look like for my portfolio?



Now is the time to **increase account review frequency** to protect dollars at risk!

## How Equifax can help

Work with Equifax to boost the power of your account management.

- 1 Ensure you have the right data** in your account review — both credit and alternative data
- 2 Increase review frequency**
- 3 Get timely notifications** of changes to customers' credit

Contact us to enhance your account management at [USISmarketing@equifax.com](mailto:USISmarketing@equifax.com) or [equifax.com/DDM](https://equifax.com/DDM)

Equifax analysis. Modeled based on assumptions: Average account balance \$1,900. Immediate risk mitigation effectiveness equals 10%. Monthly effectiveness degradation equals 50%.

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