



September 22, 2006

Subject: 2007 Price Increase Notification

On-Line Data Exchange, LLC (OLDE) was formed by the nationwide consumer reporting agencies to provide a more concentrated management and technical support structure for the E-OSCAR platform. OLDE is not part of the Consumer Data Industry Association. The OLDE team, comprised of Consumer Data Industry employees who had previously supported E-OSCAR, continues to support the system's operation.

To fulfill OLDE's mandate and to provide improvements to operate the system, we find it necessary to increase the transaction fee to \$.30 per transaction, effective July 1, 2007, while the quarterly minimum charge of \$21.00 will remain the same. We are sending this announcement in advance to allow for budgeting adjustments to be cared for in your 2007 planning for E-OSCAR.

E-OSCAR-Web™ continues to provide the consumer reporting agencies and the data furnishers with an automated and secure system to comply with the regulatory guidelines governing the consumer dispute process. The web-enabled on-line environment and the optional batch interface environment accommodate the varying needs of the vast user-base.

In 2006 OLDE's major implemented items include:

- IP Address Check – Ability to define Internet Protocol Address ranges, by E-OSCAR account, for access to the E-OSCAR system
- Training Portal – Introduction of Self-Help Portal to provide specific training scenarios for new users to the E-OSCAR platform

As part of OLDE's continuous efforts to meet Data Furnisher requests for improvement and to be able to quickly respond to legislative and regulatory initiatives, we are planning to introduce the following enhancements in the fall of 2007:

- User Interface Modernization
- Role-based Data Furnisher Ad-hoc Reporting Mechanism
- Enhanced Productivity Reporting
- Updated Self-Help Online Tutorial
- Improved On-line Page Help
- Process-specific based Training
- Improved Disaster Recovery Time Objective
- Monthly Billing for Identified Customers
- Encryption of Database "at rest"

E-OSCAR has been, and will continue to be the most cost efficient process for you and the credit reporting industry to comply with the regulatory guidelines governing the consumer dispute process.