



ChoicePoint Statement, January 26, 2006

We disclosed today in our fourth quarter earnings release that ChoicePoint and the Federal Trade Commission have reached a probable agreement to settle the FTC's investigation into last year's data breach.

The terms of the settlement call for us to pay a civil fine and establish an FTC-administered fund for potential consumer redress. As a result of this tentative settlement we took a charge in the fourth quarter of approximately \$8.8 million.

"The events of early 2005 provided critical lessons from which ChoicePoint and, indeed the entire industry, has learned a great deal," said Derek V. Smith, chairman and chief executive officer. "The men and women of this company take nothing more seriously than their responsibility to safeguard consumer information and, as a direct result of those lessons learned, we have, for the past several months, been in the process of implementing nearly all of the changes reflected in today's settlement with the Federal Trade Commission.

"One of the most significant changes ChoicePoint has made is the creation of an independent chief credentialing, compliance and privacy officer. Carol DiBattiste, a senior law enforcement and security official in both the Clinton and Bush administrations, is charged with ensuring not only that the events of 2005 cannot again occur but that ChoicePoint remains the industry leader in screening its customers and protecting its information. I believe it's safe to say that our robust security and intensely strict internal procedures make us a leader in our field," added Smith.

"I am gratified we were able to work with the FTC and reach an agreement that protects all parties and am even more pleased that we can now put this chapter behind us. I firmly believe that the changes we've implemented in the past year were not only the right thing for this company to do but are equally important for the entire industry to consider," Smith said.

"ChoicePoint offers businesses, government agencies and not-for-profits organizations vital information necessary to reduce fraud and make society safer. In order to do this effectively we must aggregate and share private consumer information – only with appropriate parties – and I am confident that the changes made and the nearly daily review of our improved procedures will allow us to perform our valuable role with minimal risk to consumers," said DiBattiste. "From narrowing the kinds of organizations allowed access to sensitive personal information to restricting the dissemination of some data to even those customers authorized to receive personal information – ChoicePoint remains an industry leader in ensuring that the information business is more secure."