



December 1, 2006

Dear Valued Customer,

The past several years have seen our industry come under tremendous pressure from new and proposed laws. During this time, the Fair Credit Reporting Act has been amended by the Fair and Accurate Credit Transaction Act. There have been several states passing their own versions of the FCRA, some which allow the consumer to “freeze” and “unfreeze” their credit report at will. Identify Theft, Data Security and Privacy legislation continues to present challenges as it is introduced on the State and Federal levels.

The result of all of these new guidelines and requirements can not be implemented or monitored within existing cost structures. The three national credit bureau repositories have incurred increased expenses in order to meet the new requirements that have been legislated on them. The repositories have been passing along these additional costs to the consumer reporting agencies that resell their credit data.

As a result of these increased costs MAF has been receiving over the past few years, we will have to increase the price of certain credit related products effective January 1, 2007.

The price increases will become effective for each of the products enumerated below:

EMPLOYMENT AND CREDIT REPORT WILL INCREASE \$.95 PER REPORT