

IDENTITY THEFT PROTECTION AND CREDIT MONITORING

— Descriptions of Services

TRI-BUREAU (3B) CREDIT MONITORING

Provides daily reporting from Experian®, Equifax®, TransUnion® of changes to a credit file (like reports of derogatory information or new accounts) or whether anyone has requested a credit report to process a credit application

TRI-BUREAU (3B) CREDIT REPORTING

Provides full access to credit reports from all three credit bureaus for a comprehensive look at the financial history lenders use to evaluate creditworthiness

VANTAGESCORE® TRACKER*

Provides a month-after-month graph of a consumer's VantageScore (a credit score tracked by Experian to determine a consumer's lendability)

REAL-TIME CREDIT INQUIRY AND AUTHORIZATION NOTIFICATIONS

Provides near real time notifications when personal information is used for new applications or identity authorizations/validations via Experian's PreciseID identity authorization system

CREDIT LIMIT, UTILIZATION & BALANCE NOTIFICATIONS

Provides notifications when there is activity that affects an Experian credit file

POSITIVE ACTIVITY NOTIFICATIONS

Provides alerts if positive activity (e.g., paid collection accounts, closed accounts, released liens and satisfaction of civil actions) affects an Experian credit file

DORMANT ACCOUNT NOTIFICATIONS

Provides alerts when previously inactive or dormant credit lines report a balance after a minimum of six (6) months dormancy

CHANGE OF ADDRESS

Monitors and alerts if United States Postal Service (USPS) mail is being diverted to a new address

CHILD MONITORING AND RESTORATION

Provides dark web monitoring, social security number trace, identity theft insurance of up to \$1M, and social media account monitoring for child(ren).

COURT RECORDS

Monitors and alerts if crimes are being committed in a consumer's name by searching millions of federal, state, city and county-level criminal court records

CYBERAGENT®

Monitors Internet activity for the trading or selling of personal information, searching networks, chat rooms, thousands of websites and millions of data points worldwide for stolen identity credentials and alerts if that information is found

FINANCIAL ACCOUNT TAKEOVER

Monitors hundreds of financial accounts and alerts for activity in demand deposit accounts (DDA) such as new applications, new accounts being opened, changes to the account holder's personal information and if new signers are added to an account

LOST WALLET

Provides a restoration team to cancel and reissue documents and cards (e.g., credit cards, debit cards, checkbooks, driver's licenses, Social Security cards, insurance cards, passports, military identification cards, traveler's checks and Medicare/Medicaid identification) by contacting card issuers, banks and government agencies when personally identifiable information has been compromised

IDENTITY THEFT INSURANCE**

Provides reimbursement for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier for consumers residing in the United States for certain ancillary expenses associated with restoring their identity

ALTERNATIVE LOAN MONITORING

Monitors and alerts if loan inquiries are made from the top payday loan lenders as well as for buy here pay here auto loans and rent-to-own loans

SEX OFFENDER

Provides alerts and reports that shows if a registered sex offender lives in the immediate area or if somebody registers as a sex offender in their name, leveraging registries from all 50 states plus Washington D.C., Puerto Rico, and Guam

SOCIAL NETWORK MONITORING

Monitors Facebook, Twitter, LinkedIn, and Instagram profile, comments, and wall posts for privacy risks (e.g., where a social network is sharing personal information like address, date of birth, etc., publicly) and reputational risks (e.g., where content like foul language, sexual content, drug and alcohol references, etc. occur)

SOCIAL SECURITY NUMBER TRACE

Monitors and alerts when a new name (alias) or address is associated with a Social Security number on a credit report

FULL-SERVICE IDENTITY RESTORATION

Includes the assignment of a certified identity theft restoration specialist to investigate alerts, contact credit bureaus, government agencies, and police, dispute fraudulent events, and return the consumer to a pre-theft status

*VantageScore 3.0, with scores ranging from 300 to 850, is a user-friendly credit score model developed by the three major nationwide credit reporting agencies, Experian®, TransUnion®, and Equifax®. VantageScore 3.0 is used by some but not all lenders. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower score indicates to lenders that you may be a higher credit risk.

There are three different major credit reporting agencies, Experian, TransUnion, and Equifax that maintain a record of your credit history known as your credit file. Credit scores are based on the information in your credit file at the time it is requested. Your credit file information can vary from agency to agency because some lenders report your credit history to only one or two of the agencies. So your credit scores can vary if the information they have on file for you is different. Since the information in your file can change over time, your credit scores also may be different from day-to-day. Different credit scoring models can also give a different assessment of the credit risk (risk of default) for the same consumer and same credit file.

There are different credit scoring models which may be used by lenders and insurers. Your lender may not use VantageScore 3.0, so don't be surprised if your lender gives you a score that's different from your VantageScore. (And your VantageScore 3.0 may differ from your score under other types of VantageScores). Just remember that your associated risk level is often the same even if the number is not. For some consumers, however, the risk assessment of VantageScore 3.0 could vary, sometimes substantially, from a lender's score. If the lender's score is lower than your VantageScore 3.0, it is possible that this difference can lead to higher interest rates and sometimes credit denial.

** Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.