idwatchdog® from Equifax **Essentials**

# Features That Help You Safeguard Your Identity

With ID Watchdog®, you get a wide range of powerful identity protection features and services. See your benefit summary for more details.

## Financial Protection

**Credit Report Lock[1]**
Lock or unlock access to your Equifax® credit report through your ID Watchdog® account, with certain exceptions. Locking your Equifax® credit report is an effective way to provide additional protection against unauthorized access and to help keep identity thieves from opening new accounts in your name.

**Blocked Inquiry Alerts**
When your Equifax® credit report is locked or frozen, we'll alert you if an attempt to access it is blocked. If you recognize the activity and want to allow the inquiry, you'll need to remove the lock or freeze. If you do not recognize the activity, the alert could signal potential fraud.

**3-Bureau PreCheck[2]**
Activate Equifax® 3-Bureau PreCheck to place an initial fraud alert on your credit reports across the three nationwide credit bureaus. Equifax® 3-Bureau PreCheck encourages lenders to contact you and verify your identity before extending credit.

**Subprime Loan Block[3]**
Blocks new, unsecured subprime loan transactions, such as payday, high-cost installment, rent-to-own, and other loans outside of the traditional banking system but within our monitored lending network. Notifies you in near real-time when a loan is blocked. To accept a loan, you'll need to remove the block. If you do not recognize the activity, the alert could signal potential fraud.

**Credit Report & VantageScore® Credit Score**
Update your VantageScore® 3.0 credit score based on Equifax® data monthly. By following this credit score, you can gain insight into how it changes over time. Refresh your Equifax® 1-Bureau credit report monthly.

**Credit Score Tracker**
Stay up-to-date on your VantageScore® 3.0 credit score based on Equifax® data with monthly tracking. See how your credit score is trending over time.

**Credit Report Monitoring**
Monitors your credit report from one credit bureau (Equifax®) and provides alerts of activity, which if unexpected, could be a sign of potential fraud.

**Accelerated Credit Inquiry Alerts**
Notifies you in near real-time of new Equifax® credit inquiries. Receive new credit inquiry alerts when a lender or company requests to review your Equifax® credit report (e.g. as part of a loan application process).

**Telecom & Utility Alerts**
Alerts you of new telecom or utility credit inquiries using your identity against your Equifax® credit report, such as cell phone or cable accounts.

**High-Risk Transactions Monitoring[3]**
Helps you better protect against account takeover and fraudulent new accounts in your name. We send an alert if we detect, within the monitored network, a high-risk validation of your identity performed by a financial institution, government agency, or another company. These validations are typically required for new account openings, adding or changing an account holder, new government benefits, and other high-risk activity such as wire transfers and large withdrawals.

**Financial Accounts Monitoring**
Get alerts on potentially fraudulent transactions on your credit, banking, investment, 401k/retirement, HSA, and student loan accounts. Monitor account balances at over 17,000 global institutions and set custom alert triggers.

**Subprime Loan Monitoring[3]**
Monitors your identity and sends an alert if we detect new specialty finance activity in the monitored network using your identity including payday, subprime, high-cost installment, rent-to-own, and other loans outside of the traditional banking system.

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## What You Need to Know

The credit scores provided are based on the VantageScore® 3.0 model. Any 1-bureau VantageScore® uses Equifax® data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

**(1)**Locking your Equifax® credit report will prevent access to it by certain third parties. Locking your Equifax® credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax® credit report include: companies like ID Watchdog®, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com. **(2)**The 3-Bureau PreCheck feature is made available to consumers by Equifax® Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. **(3)**The monitored network does not cover all businesses or transactions.

## Identity Fraud

**Dark Web Monitoring[4]**
Alerts you if our AI-powered scans detect that your identity or credentials are exposed through a data breach or found on the dark web. Add email addresses, credit cards, bank accounts, insurance IDs, gamertags, and other credentials to broaden our dark web scans.

**AI-Powered Phishing & Malware Alerts**
Alerts you if our AI-powered scans detect that one of your devices has potentially exposed your personal information due to a phishing, malware, or botnet attack.

**Social Accounts Monitoring**
Notifies you of potential cyberbullying or reputation-damaging information directed at you or your family on social media, including activity that could indicate account takeover of a monitored social media account. Link up and monitor your social media accounts as well as those of minor children included in your plan.

**Public Records Monitoring**
Scours billions of public records and other databases including licenses and certifications to search for new names or addresses associated with your identity which, if unexpected, could be a sign of potential identity theft.

**USPS® Change of Address Monitoring**
Monitors the United States Postal Service (USPS®) National Change of Address database for addresses associated with your name and detects the rerouting of your mail to a new address in case it was done without your knowledge.

**Registered Sex Offender Reporting**
Searches for sex offenders in your area and alerts you when offenders move into or out of the neighborhood. Reports include map, offender photo, and offense details. Run up to 10 reports on any address each month.

**National Provider ID Alerts**
If you are a healthcare provider, this feature monitors the National Provider Identifier (NPI) database for changes associated with your NPI number and alerts you if your account has been modified in a way that, if unrecognized, could indicate identity theft.

## Family Protection

**Family Alert Sharing**
Choose to share your credit monitoring and identity alerts and your children's alerts with other adult family members, and see the alert details of other adults who have authorized alert sharing. View your children's alerts online.

**Child Credit Lock**
Through your ID Watchdog® account, activate a child credit lock for your minor child to help better protect against credit fraud in your child's name by creating an Equifax® credit report for your child then locking it to help prevent access to it by potential lenders and creditors. Only available with a Family Plan.

**Child Credit Monitoring**
Scans the Equifax® credit database for a child's Social Security number and alerts you if a credit file potentially exists or is created under your child's identity. Typically, a child should not have a credit report; if they do, it could be a sign of identity theft.

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**(4)**There is no guarantee that ID Watchdog® is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded.

## Reimbursement & Support

**Identity Theft Insurance[5]**
Up to $1M in coverage for certain out-of-pocket expenses that can include applicable legal fees you may incur as a result of having your identity stolen. Includes up to $1M stolen funds reimbursement for unauthorized electronic fund transfers from checking, savings, and money market accounts.

**Mobile App**
Access plan features right from your mobile device. Lock or unlock your Equifax® credit report with certain exceptions, activate an Equifax® Child Credit Lock, receive alerts and view alert details, track your VantageScore® 3.0 credit score based on Equifax® data, access your device protection features, and contact our Customer Care Advocates with one-touch calling.

**Credit Freeze Assistance**
Provides education and quick access to features and links to manage credit report locks, credit freezes, and subprime loan block across national and specialty credit bureaus – including banks and utilities. If you have been a victim of identity theft, our Resolution Team will assist you in freezing your credit reports and setting fraud alerts at each of the three nationwide credit bureaus.

**Data Breach Notifications**
Notifications of recent data breaches where your personal information may have been exposed.

**Customizable Alert Options**
Set your preferences, and receive alerts via email, text message, phone call, or mobile app push notification. Family Plan members can opt to share their alerts with other adult family members.

**Solicitation Reduction**
Opt in or out of the National Do Not Call Registry and pre-approved credit offers—reducing junk mail and telemarketing.

**Personalized Identity Restoration including Pre-Existing Conditions**
Assigns one of our certified, U.S.-based restoration specialists to your identity theft case—your case is personally managed until it is resolved. Includes pre-existing identity theft regardless of when it occurred.

**Online Resolution Tracker**
View the status of your open identity theft case and keep track of the communication with your assigned certified resolution specialist through your online dashboard.

**Lost Wallet Vault & Assistance**
Assists you with canceling and replacing the wallet contents added to Dark Web Monitoring in the event of a lost or stolen wallet; such as credit or debit cards, and government-issued identification.

**Deceased Family Member Fraud Remediation[6]**
Helps resolve the identity theft of an enrolled family member who has passed away. After a loved one dies, the deceased's identity may still be vulnerable to identity theft. (Family Plan only)

**Unemployment Claims Fraud Support**
Provides you with personalized support from our dedicated team to help you report and resolve the fraud based on the state that the unemployment fraud occurred in and the type of fraud.

**24/7/365 Customer Care Center**
Reach an in-house, U.S.-based customer care advocate whenever you need help. We have English and Spanish-speaking representatives on staff and support over 100 additional languages. All of our advocates are certified in internet and social media safety and participate in ongoing industry training.

**Online Chat** NEW
Chat with an in-house, U.S. based customer care advocate through your online dashboard to get help on alerts, features, and potential identity theft.

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**(5)**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits (www.idwatchdog.com/terms/insurance),
**(6)**Applicable for enrolled family members only. *May be subject to delay or change.